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GREAT & LITTLE
BOLTON
OPERATIVE SOCIETY
LIMITED

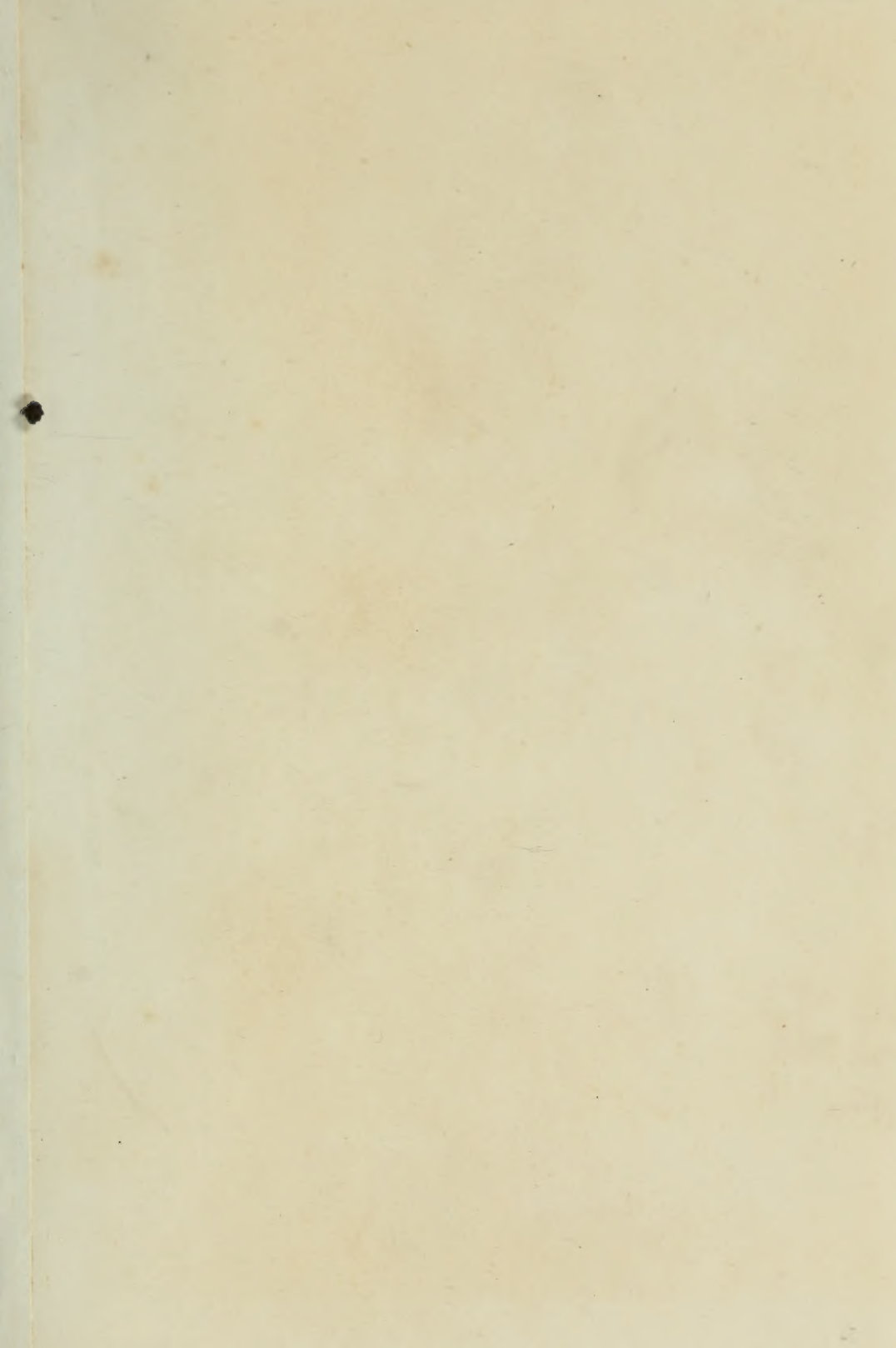


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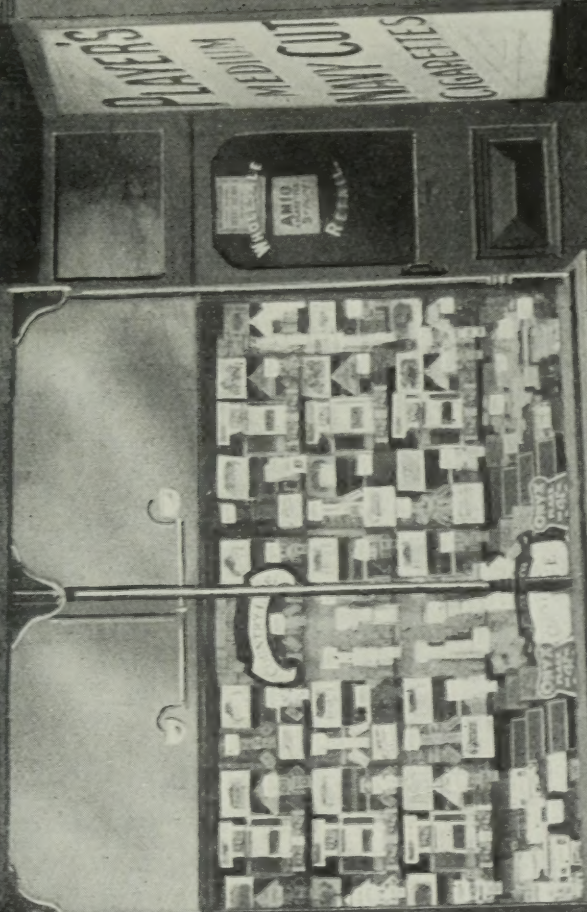
JUBILEE HISTORY





CENTRAL PREMISES,
"FURNITURE and Boot and Shoe Departments."

J. DILLON, Derby Central Cigar Stores.



FIRST SHOP USED BY THE SOCIETY, IN DERBY STREET.



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HISTORY

OF THE

Great and Little Bolton Co-operative Society Limited,

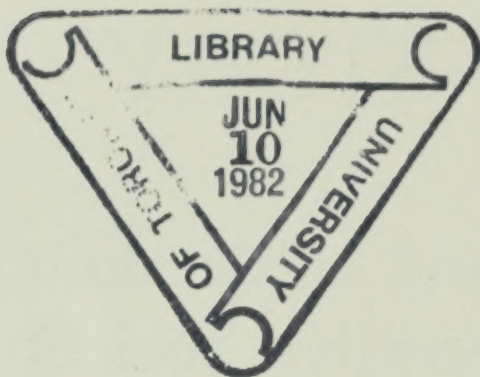
SHOWING FIFTY YEARS' PROGRESS,
1859-1909.

BY

F. W. PEAPLES.

A SOUVENIR

IN COMMEMORATION OF THE
SOCIETY'S JUBILEE.



HD
3328
G73 P35
1909

TO
MRS. MARY ANN ASHTON,
THE ONE WOMAN WHO SO GREATLY
HELPED CO-OPERATION LOCALLY
IN ITS EARLY DAYS,
I DEDICATE THIS BOOK
AS A MEMENTO OF
HER WORK AND SERVICE.

PREFACE.

THE main purpose of this book is to mark out the Jubilee of the Great and Little Bolton Co-operative Society, and to set forth for the encouragement of others how a few working men, with plenty of determination and good sense, founded and set going in our town one of the greatest factors for good that has ever been accomplished in the annals of local history. Its issue is to provide each member with a Jubilee History of the Society, and it forms one of the events decided upon as part of the celebrations inaugurated in connection therewith.

To all those who have joined the originators, and have been their successors in carrying the movement forward, high credit is due. The organisation and successful working of a large Society like ours year by year, and the surprising operations which have culminated in such a huge success, are equally entitled to the repute which belongs to all great enterprises.

My acknowledgments and thanks are due first of all to Mr. William Bentley (the Society's Secretary), whose ability, kindness, and readiness to help in all the little details which he alone had access to have been of the greatest possible service to me. To him must be given credit for the production of the tree which illustrates the financial progress

of the Society, and also for the compilation of the figures in the table of statistics in the chapter headed "Facts at a Glance," and the list of the sixty-six Pioneers of the Society, which was only obtained by careful search. To Mr. Joseph Pomfret (the present Manager) I am indebted for the figures under the heading of the "Stores and Central Departments," and for some general information and help in the elucidation of several knotty points. To all the old members who have so readily supplied me with the little facts I needed to build up the section on the "Early Doings of the Society" my thanks are tendered, as reliable records are not to be found. Many others have assisted with details, and their help has been appreciated.

In the work necessary for the spread of Co-operation there is a unifying force which grips the interest and sympathy of those who are drawn together by its influence, and which helps them to rise above the fetters of creed and party, and to put forth their best efforts, regardless often of any material reward to be obtained by so doing. This is brought out by the fact that early Committees worked without fee or reward, except in the consciousness that they were doing their duty faithfully and well in working for others' good as well as for their own. Ignorant, unlettered men, unaccustomed as they were to business, they yet made up in enthusiasm what they lacked in knowledge.

Bolton "trotters," as they are familiarly called, are generally regarded as possessing solid vigour, and the rise of this Society amply proves that; but the greater the capacity the greater the good sense and need to reach out to still greater achievements. The attention I have had to give to the records of the Society has given me a new

conception of their character and merits, and the example of the Bolton Pioneers has not been fully estimated as it deserves.

Most of the illustrations are the work of Mr. F. Proctor, Bark Street.

As this Society becomes more widely known by means of its Jubilee History, its remarkable features will be more readily acknowledged. As a purely Lancashire Society it easily stands first, and for general all-round standing we must give regard to its high claims.

Long ago the Society attained to a position of influence and made its power felt in the town, and it is naturally in sympathy with all that tends to the furtherance of the general good. This is why at this auspicious Jubilee time, through its Directorate, it seeks to spread abroad a work which may of itself be insignificant, but it is the first of its kind in Bolton; and it is hoped that it may be regarded as worthy to be treasured in the homes of all those who have the true welfare of Co-operation fully at heart.

F. W. PEAPLES.

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Great and Little Bolton Co-operative Society Limited.

JUBILEE, 1909.

LIST OF OFFICERS.

PRESIDENT: MR. WILLIAM YATES.

DIRECTORS:

MR. OSWALD ROTHWELL.	MR. JOHN T. WALKDEN.
„ WM. MARTINDALE.	„ WILLIAM VOSE.
„ THOMAS CROSSLEY.	„ J. W. HIRST.
„ JOHN NUTTALL.	„ WM. FORBER, J.P.

GENERAL MANAGER: MR. JOSEPH POMFRET.

SECRETARY: MR. WILLIAM BENTLEY, A.C.I.S.

CASHIER: MR. WILLIAM SHEPPARD.

AUDITORS: MESSRS. P. AND J. KEVAN.

SOLICITORS: MESSRS. FULLAGAR, HULTON, BAILEY, & Co.

BANKERS: CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

EDUCATIONAL COMMITTEE.

CHAIRMAN: MR. THOMAS DOBSON.

TREASURER: MR. THOMAS LEE.

COMMITTEE

MR. WILLIAM GREGSON.	MR. THOMAS BENSON.
„ SAMUEL DAVIES.	„ JOHN SEED.
„ THOMAS MATHER.	

SECRETARY AND LIBRARIAN: MR. JAMES M. GRINDROD.

ASSISTANT SECRETARY AND LIBRARIAN: MR. F. W. PEAPLES.

COMMITTEE OF SEVEN APPOINTED TO START THE SOCIETY.

JOHN MORTON.

JOHN HOLLAS.

JAMES ECCLES.

WILLIAM HEYS.

JAMES HORRIDGE.

JOHN BULLOUGH.

JOSEPH BRIDGE.

THE FIRST COMMITTEE, 1859.

JOHN MORTON, President.

JOHN HOWARTH.

JOHN BRIDGE.

THOMAS BULLOUGH.

JOHN BULLOUGH.

WILLIAM HEYS.

JAMES HORRIDGE.

JAMES ECCLES.

JOHN HOLLAS.

Secretary: WILLIAM CRANKSHAW.

Treasurer: MRS. ASHTON.

Small as these two items are, it has taken many months of patient research to establish them with any degree of certainty.



MRS. MARY ANN ASHTON,
First Teacher.



MR. WALTER VICKERS,
One of the Pioneers.



MR. JAMES HORRIDGE,
One of the Founders.

PIONEERS.

THE SIXTY-SIX MEMBERS WHO FORMED THE SOCIETY,
OCTOBER, 1859.

- | | |
|-----------------------|------------------------|
| 1 MARY ANN ASHTON. | 34 SAMUEL WORTHINGTON. |
| 2 JOHN MORTON. | *35 GEORGE SHEPHERD. |
| 3 JAMES ECCLES. | 36 WILLIAM HUMPHREYS. |
| *4 WILLIAM FLITCROFT. | 37 GEORGE JAS. WOOD. |
| 5 JAMES HORRIDGE. | 38 JAMES FLETCHER. |
| 6 JOSEPH BRIDGE. | 39 THOMAS CHADWICK. |
| 7 JOHN BRIDGE. | 40 JAMES MORT. |
| 8 JOHN HOLLAS. | *41 JOSEPH FOWLER. |
| 9 JAMES BERRY. | 42 JOHN SMITH. |
| 10 WILLIAM WATSON. | 43 JOHN PARKER. |
| 11 WILLIAM SMITH. | 44 THOMAS ASHTON. |
| 12 RICHARD WarBURTON. | 45 ROBERT HEYES. |
| 13 JOHN BULLOUGH. | 46 JAMES LINDLEY. |
| 14 WILLIAM ROBERTS. | 47 JOSEPH THOMASSON. |
| 15 THOMAS NUTTALL. | 48 HENRY HORRIDGE. |
| 16 THOMAS MARSDEN. | 49 JOHN MOORE. |
| 17 SAMUEL FLETCHER. | 50 JOHN HOWARTH. |
| 18 THOMAS BULLOUGH. | 51 HENRY HOWARTH. |
| 19 JOSHUA KNOWLES. | 52 ROBERT GRIME. |
| 20 JAMES ECCLES. | 53 JAMES HAMER. |
| 21 JOHN HAMER. | 54 RICHARD WOOD. |
| 22 JOSEPH HASLAM. | 55 WILLIAM YATES. |
| 23 WALTER VICKERS. | 56 RICHARD MARGINSON. |
| 24 RICHARD BLEAKLEY. | 57 JONATHAN MOORE. |
| 25 RICHARD MOSCROP. | 58 JAMES SMETHURST. |
| 26 WILLIAM CRANKSHAW. | 59 ROBERT KIRKMAN. |
| 27 ROBERT CROOK. | 60 JOHN ANDERSON. |
| 28 JOHN FLETCHER. | 61 WILLIAM SOUTHERN. |
| 29 JOHN TURNER. | 62 HENRY ALSOP. |
| 30 JOSEPH GIDMAN. | 63 THOMAS DEWHURST. |
| 31 WILLIAM JOLLY. | 64 WILLIAM ECCLESHIRE. |
| 32 WILLIAM HEYS. | 65 NATHAN BERRY. |
| 33 JAMES BULLOUGH. | 66 WILLIAM PILKINGTON. |

* Still living.

Members used to sign the " Declaration Book " at the house of Robert Grime.

Thomas Ashton, the son of Mary Ann Ashton, occasionally assisted his mother in the work of the Treasurership of the Society.

CO-OPERATIVE WANTS.

What do Co-operators principally need ?
Plenty of honesty in thought, and word, and deed ;
Plenty of desire towards all men to be just ;
Cash dealings plenty, very few on trust ;
Members, enough for their principles to tell ;
Managers, competent to manage business well ;
Directors, who believe Co-operation to be true,
And who place faith in old friends rather than in new.
Patience, to persevere in what they undertake,
Forbearance to each other, for Co-operation's sake.
Rules fair to all, and securing legal aid ;
Full accounts of everything that's owing, gain'd, or paid ;
Clear reports, good auditors, and safe guarantees ;
Officials, sharp-eyed, but not too hard to please.
Lastly, but not least, sufficient sense to know
That it is by saving profits businesses grow.
Practise these rules, and in time you may be great ;
Break them, and they'll break you, as certainly as fate.

—*E. V. Neale.*

CHAPTER I.

CO-OPERATION.

*Aim of Co-operation—Its Uplifting Force—Growth in Power—
Policy—Value of Organisation—Its Mighty Figures—
Benefits for All—Relief of Debt.*

CO-OPERATION is an aggregation of men and women, with all their natural and acquired qualities, for the purpose of obtaining a common object, and a Co-operative Society is held together by the expectation that each member will be a gainer. To achieve that desirable result three important elements are necessary, viz., property, intelligence, and the power of combination. If these essentials are possessed by its promoters there is not much to fear; but to conduct business for, and give satisfaction to, a multitude is no easy task.

Humanity is so varied in its mental, moral, and physical aspects, and contains such a wide range for thought, that we can only hope to succeed by a free reciprocation of ideas and a cultivation of that meekness which will teach us how to comprehend and obey truth. Lack of faith in themselves and their own class has been a curious feature in the history of the working classes. The Co-operative movement has done much to remove that want of confidence, but its achievements in this direction are not yet complete.

Once the wealthy believed it to be opposed to their interest; civil law afforded it no protection; the moral sense scouted it, and religious prejudice condemned it. Nevertheless, Co-operation has become a "power in the State": the wealthy have ceased to whine; civil law protects it; and the moral and religious sense of the community is almost universally in its favour.

In glancing over the history of association we find that this has been accomplished gradually, and in proportion as

the public mind has become accustomed to discussion and critical inquiry, which has enriched it with new forms of truth, and taught men their duties, by establishing in their minds higher and nobler notions of right.

If the progress of these principles has prepared the public for Co-operation, its consummation must require a policy that will extend them, not as a part of Co-operation, but as a useful and necessary mental and moral discipline for self-defence, which will keep and make the mind equal to any possible progress, or any change of circumstances, without being beholden to, and weakened by, the influence of foreign sympathy, charity, or patronage. We must base our action on a principle that will encourage and develop courtesy and independence, without insolence, arrogance, or imputation, because we have already too many conflicts in our Societies which are almost the entire product of the imagination and feelings.

If it be required to have a knowledge of the art of organisation and the conduct of business before working men can really get hold of wealth, they must make themselves equal to the occasion or be content to remain poor. Their terrestrial destiny is all but in their own hands, and will be all the more sweet when leavened with the dignity that grows out of liberty and independence. It may not be expedient to peril the existence of a Society by the untimely discussion of principles necessary to obtain progress ; but if we are not sufficiently militant to keep the public ear informed of them, they will lose their power of inspiration, and leave the community open to other influences which less concern their welfare.

Timely and discreet discussion keeps the human mind alive, and develops those moral principles and influences which have the power to maintain themselves when once established ; but the predominance of particular opinion is the forerunner of retrogression, hence systematic antagonism is the only condition of permanent stability. Rival powers, tending in different directions, modify each other, and thus promote national greatness and industrial well-being. If we examine our own minds, and try to find there what we believe to be possible, and hope to attain,

and contrast it with what is now accomplished in the world, shall we not find that much has been attempted, and has failed on account of feeble support, because it has not met with the approbation of public opinion? Has not Co-operation too often been the victim and shared the same fate as other associations? If this be true, the freedom of the Press and the platform ought to be sacred to Co-operators; and if we would be equal to future emergencies, then principles must have the means to lay hold of the public mind.

Figures in connection with the Co-operative movement have now become so great that one might easily base calculations upon them that are startling. One result of such an exercise is to give the demonstrator a faint idea that he is dreaming, rather than dealing with an everyday reality.

Co-operation knows neither rich nor poor. It is impartial in the benefits it confers. All, whatever their station or means, may join hands in the Co-operative movement and mutually help each other. Those who have only limited incomes probably most realise its tangible results. Few ever repent joining a Co-operative Society when they have shared in the substantial reward of the dividend. To the poor especially Co-operation opens up many a possibility which otherwise would be unattainable, and those who desire the welfare of the struggling multitude of toilers heartily wish they were all drawn within the Co-operative fold. Of course, it is not possible to help those who will not help themselves, and there is an idle, thriftless, roving section of poor people who appear beyond the pale of Co-operative effort. Another large section live from hand to mouth with the millstone of debt weighing them down. They are always in the books of the nearest shopkeepers, and pay toll for their poverty. Of these there is more hope. Some have been encouraged to struggle out of this state of chronic debt, and now glory in their independence. Only those who have been constantly behindhand, and subject to the constant victimising, understand what it is to hold up their heads and be free from debt. It is possible for a greater number to enjoy this

freedom, but how are they to get over the stile? Our Society is helping, in increasing numbers, poor people to share in the advantages of the Stores. In hundreds of cases the hindrance is debt; they have to pay for what they have consumed before they can obtain a fresh stock. Comfort and independence are enjoyed in thousands of homes to-day in a large degree through the operations of our Society, and all lovers of the common weal will not slacken their exertions until we touch every portion of the community.



CHAPTER II.

EARLY EFFORTS PRIOR TO OUR OWN.

“ All for the cause.”

“ For the cause alone is worthy, till the good days bring the best.”
—William Morris.

Bolton Friendly Co-operative Society—Suffering of the Workers—Stimulated Efforts—Law Protection Lacking—Smallness of Societies—Means Lacking—Present-day Successes—Rise of the Workman—Repeal of Combination Laws—Solving Social Problems by Co-operation.

BEFORE our Society started, and even afterwards, several other attempts were made locally to introduce Co-operation into this district. The chief attempt was made in 1851 by the Bolton Friendly Co-operative Society, whose offices were situated at 27, Moor Lane. Its objects and plans were—to form arrangements for the pecuniary benefit and improvement of the social and domestic condition of its members, by raising a sufficient amount of capital to establish a Store, for the purpose of better enabling them to purchase food, fuel, clothing, or other necessities, or the tools, implements, or materials of their trade or calling, &c. ; and for the purpose of selling or distributing the same amongst its members ; and also for the frugal investment of the savings of its members. And that the shares shall not be transferable, and the investment of each member shall accumulate or be employed for the sole benefit of the member investing. This Society ran practically along the same lines as ours has done, but it had one or two novel features. Two pounds of each member's investment had to be permanent or fixed capital, and the promise of taking five shares was enacted as in ours. The management of the Stores was entrusted to the officers and Board of Directors for the time being, subject to the control

of the quarterly meeting, and trustees were required to hold the deeds in their names. A list of fines were imposed for offences. John Morton, who figured in connection with the start of our Society, was one of the officers of the Co-operative Friendly Society, which eventually failed through lack of support caused by slack times in the handloom weaving trade. The father of Mr. John Kirkman, one of our present representatives, was also connected with it. When the turnover got too small to be profitable, operations ceased and the Society was wound up, each member getting his proportion of the assets remaining.

The great suffering of the workers at this time, after the Industrial Revolution had driven men into the factories and workshops, and changed their condition from comparative freedom to one of slavery, eventually led to many movements being started for their benefit. It also had much to do with rousing them to put forth efforts themselves to improve their own condition.

Many Societies were ruined in the early days because they could not obtain the protection of the law. If private businesses had been so placed the same results would have followed. The ancient Co-operative Societies were so small in number of their members, so deficient in capital, and so limited in business that great results could not be accomplished, and when the novelty of the thing had worn off the members ceased to struggle for the small ones, and the Societies died out. In proof of this I may mention that when a tabular return was presented to the third Co-operative Congress, the Rochdale Society of 1863 would be more than all of them put together. The Co-operative Societies of the first period obtained but little public support. People generally believed that the Government could do everything for them that could be done, that nothing of consequence could be done apart from those beneficial changes it was in its power to give; hence, Co-operative Societies were easily swallowed up in Trade Unionism, Free Tradeism, Chartism, and Communism. The Societies of the first period were unequal to the business and competition of the times, and avoided rather than fought with them, in the hope that the love of Co-operation in the hearts of those

who adopted it would be quite sufficient to make it prosper. Alas ! for humanity, then and now, there are very few who will seek the truth at almost any cost, and state it at almost any risk. The working classes understood far less about business then than now, and were far more easily discouraged and inclined to give up in despair when things went wrong. Co-operation is not a self-acting machine—it requires constant attention. The neglect of a quarter may undo the success of years. The Co-operators of the first period attempted great things with inadequate means ; their hopes were raised too high, and when they fell they fell never to rise again. These early workers and dreamers had no successful examples to guide them ; they had everything to learn, few to teach, and many to discourage them.

Now great examples abound on every hand, of which our own Society may well claim to be one, and objections to Co-operators are laughed at and treated with contempt. No one is willing now to put his name to a declaration that Co-operation is neither possible or desirable, and that it has not been a splendid success.

The Co-operators of the first period had but little confidence in themselves, less in their leaders, and expected others to do for them what they should have done for themselves. Co-operation is self-supporting ; knock it down who can. Successful Co-operation in the early days was a prospect ; now it is a fact. Then it could do but small things ; now it can do great ones. Then it could talk great things and do small ; now it does great things and talks small.

The history of the English working man may be summed up in one word—progress. He was a slave ; he became a serf ; then a freeman, having full liberty to dispose of his labour to anyone who would buy it at the price offered. These changes have not been brought about by expecting others to do for him the things which he ought to have done for himself. Self-help has been his motto in the past—it must be his motto in the present and in the future if he is ever to enjoy all the advantages which society can give. Hitherto he has struggled individually for progress ; henceforth he must do it unitedly, or he cannot succeed.

The last positive discouragement of class legislation was swept away by the repeal of the Combination Laws. Then, and then only, was it legal for working men to unite to promote their own interests.

Why is the case altered?

Because the history of Co-operative Societies—now their purport is better understood and under the protection of the law—proves that they are among the most successful trading efforts of modern times.

They have also solved many social problems which, previous to their establishment, were considered almost insolvable, so far as the capacity for business among working men is concerned.

Their tendency also is to confer immediate and permanent personal and local advantages upon all who take part in or are influenced by them.

Wherever local trading has stood in need of reform, from the quality and price of the articles sold, that reform has been quietly and effectually accomplished.

It has also shown that Co-operative Societies are at one and the same time the safest and most profitable investments which the working man can find for his savings, and, by their productive power, a real help in time of need. The success already achieved is now clearly of a permanent character, and has withstood the shock of adverse fortune in the days of the cotton famine to an extent quite marvellous to those who are not thoroughly acquainted with its character, object, and principles. They illustrate well the value of small beginnings, and how great results may, by perseverance, spring from them.

Finally, though as yet but in the infancy of development, they have already produced greater results than all the other social agencies of society put together—forming at one and the same time the best savings bank, the best means of being free from debt, the best road to self-employment and the profits of trade, and the very best educational institute.

CHAPTER III.

EARLY DOINGS OF THE SOCIETY.

"Let the workmen of Britain train themselves in the corporate spirit, and in the obedience and self-control which it brings, as they easily can in associations, and bear in mind always that only he who can obey is fit to rule."—*Charles Kingsley.*

Start of Society—Credit of Raising Question of Co-operation Locally—Discussing the Chances of Success—A Start Made—A Night Opening—Opening in the Daytime—Lively Times—Opposition Rife—Goods Fetched by Truck—Second Shop Opened—Paper Checks Used—Half-penny Checks Abolished—Management Services given without Payment—Tea Parties Started.

OUR Society first commenced business in the year 1859. Handloom weavers at this time were the greatest politicians and agitators known, so it is not surprising to find that, when they heard about the movement at Rochdale for the benefit of the working classes, they were soon actively debating the question at their usual meeting place on Bolton Moor, then Mr. Thomas Ashton's beerhouse in Derby Street, now known as "The Half-way House." The credit for raising the question of Co-operation locally is given to Mr. John Morton, then of Bolton, but formerly of Rochdale, and who figured largely in connection with the early Co-operative work of the town prior to the starting of our own Society, being also one of the Committee of the Bolton Friendly Society, which failed before this Society started.

After they had made up their minds that something should be done, not only was the question actively discussed here, but also at their places of work, and in the various houses of the district then recognised as "camping shops." These were usually the abode of some single man, and the house was open to everybody who wanted a chat about the

topics of the day. As their incomes were small and their expenses heavy, they could only afford the bare necessities of life, such as porridge, &c., which was then the staple food of the day. We can readily understand them being somewhat dissatisfied with the order of things then in vogue. Consequently, after much discussion of the *pros* and *cons*, they decided something ought to be done, and a deputation, consisting of Mr. John Morton, Mr. William Heys, Mr. James Horridge, and Mr. John Bullough, visited Rochdale, to see how they managed things there. The deputation came back fully primed with facts relating to that Society, and convinced that a Co-operative Society was what was wanted in Bolton. They preached Co-operation to all and sundry, at all times and all seasons, whenever and wherever they could get a few hearers ; with the result that a few men pledged themselves to give the movement a trial. The chief meetings were held at Mr. Ashton's, and as he took great interest in the scheme he gave his name in as the first member registered.

The first duty was to raise money, which, of course, led to the appointment of a Treasurer, and Mr. Thomas Ashton was at once appointed, and for a time did all he could to further the interests of the embryo Society, but was not permitted to see the results of his work, for before the time of the opening of the first shop he died, and Mrs. Ashton, who all along had been at one with her husband, was appointed Treasurer in his stead. This position was filled by her with credit for very many years—in fact, until the Bridge Street Stores were built, and proper provision was made for the money being kept at the offices, she received and duly cared for the Society's cash, and in every way acted fully as Treasurer, even though she had no set office except her own home. Perhaps the most important thing done to aid the Society by Mrs. Ashton, familiarly known as "Gladdy" Ashton, was the offer of a shop in which to commence business, as she said, "You can have the shop, and if you are successful you must pay the usual rent ; if not successful, and no rent can be paid, it will be all right." This shop was next door to her beerhouse, and it was granted to the embryo Society on a fourteen years' lease at £14 a

year. That this shop was worth more than the figure it was leased at then is proved by the rent paid to-day for the same premises.

Thus stimulated, the effort was made. It is interesting to note that from the very first women have had to do with the Society, and have helped to make it a success, and it is to the women that the Society looks for its still further advancement. The first subscriptions paid were 3d. weekly, or 3s. 3d. per quarter, and each man pledged himself to pay this until such a time that he had £5 standing to his credit in the Society, when he was considered a full member. Subscriptions could be paid in full, but few were able to do this. Not deterred, we find them working bravely on from the early part of the year, until at a meeting held at Mr. Thomas Ashton's on the first day of August, 1859, a code of rules was drawn up and adopted. They were sent up to the Registrar of Friendly Societies, signed by John Morton, Robert Crook, and Joseph Bridge, as members, and by John Bridge, as Secretary, and were returned registered as the "Great and Little Bolton Equitable Industrial Co-operative Society Limited" on the 18th of August. Although they registered this ambitious title, they were cautious men in those days, and they did not trade under it, but when they had everything ready to start business, on November 4th, 1859, in the shop then numbered 37A, Derby Street, they traded under the name of Mr. Jos. Bridge, who was a foreman over the doublers at Thomas Taylor's mill in Lever Street. This shop was not opened without much misgiving, notwithstanding the Pioneers of Rochdale had successfully demonstrated the advantages of this system of Co-operation. These men, whom we must call the pioneers of our movement in Bolton, and to whom the whole of our members owe a debt of gratitude, set to work in real earnest, and sat at Mr. Ashton's regularly to enrol members and to receive subscriptions. A Mr. Smithies used to come over from Rochdale and give them lectures and advice prior to the shop opening. Being a Committee-man of the Rochdale Society, his help was very valuable to them, and when they proposed opening the shop only at nights, he strongly advised them to delay a little

while and get a little more capital together, so that, when they did open, if things seemed to do all right, they could speedily open in the daytime. They took his advice, and delayed opening until November 4th. The shop, when opened, only sold dry goods, such as tea, sugar, rice, meal, barley, soap, potatoes, and flour. When the first bag of sugar arrived at the shop it caused such a commotion in the neighbourhood that everybody said, "Th' owd weighvers were beawnt upset country." However, it was weighed out in small quantities and sold.

For a short time the shop only opened at nights, after factory hours, from 6 p.m. to 10 p.m., and our pioneers used to attend in turns to weigh out the goods. So eager were they that John Bullough spoilt a new suit of clothes by weighing out flour. Bread and butter were only sold when the shop opened in the daytime, under the management of Mr. John Holland. The Committee attended every evening and gave all the assistance they could, even fetching the bread in clothes baskets from a local baker's over Fletcher Street Bridge. The practice of sending out bread to be baked by a local baker was common then even among householders. Different members of the Committee were told off to purchase different kinds of goods, and they had to visit the wholesale houses in the town for that purpose. They did have some lively times, especially among the pigs, which were bought, killed, and then cut up in the grocer's shop, members giving their orders for the different parts beforehand. After a time, however, when it was recognised that there was ready-money in the movement, travellers were very anxious to get interviews with the Committee at their meetings, many of them taking very considerable trouble to accomplish this ; so it soon became quite unnecessary for them to go and seek for goods—they were offered them in quantities, which saved them a considerable amount of work. For a time Sam Fletcher used to stand near the door of the shop called "The Little Teapot," in Knowsley Street, which was very popular in those days, and advertise the society by giving out bills to all frequenters there.

It was not all smooth sailing by any means, as their first shopman soon retired, and was succeeded by Mr. John

Bridge, who had been shopman for a bleachworks at Bradshaw. Opposition was rife on every hand, more particularly among the local shopkeepers, who did all they could to foster this spirit, and used every means (as is the case now) to bring discredit on the movement. They did succeed in arousing a spirit of suspicion in the minds of many—a thing easily done then—so much so that the parents of James Yates, who was the first shop boy employed by the Society, considered it was hardly respectable enough for him, so he was taken away and obtained a situation in the Bolton Public Library, from which, after thirteen years' service, he got appointed to the Public Library at Leeds as Chief Librarian. John Howarth, cut looker at Pearson's Bradshawfield Mill, Little Bolton, who was a resident on Bolton Moor, persuaded many of his fellow workers to become members of the Society. A number of these resided in Prince Street, near Barlow and Jones's Mills, and they persuaded a few to join from there also. These Little Bolton members were quite as enthusiastic as their fellows on the Moor, and, borrowing Pearson's truck, they used every Friday evening to go to the Derby Street shop and purchase their requirements for the week. The regular passage of this truck, accompanied by a body of men, used to cause the shopkeepers to assemble at their doors and chaff them. They got as much as they gave in return, and on the homeward journey, when some of the party had imbibed some "Dutch courage" at Mrs. Ashton's, the usual stopping place, things got lively, and the fun became fast and furious, and, "trotting" being the order of the day, some amusing sallies of wit used to brighten their way. Although heavily laden with goods purchased, indirectly they advertised the Society, and undoubtedly got the movement spread more and more over the town, so that when their loads became too big to be comfortably managed they agitated for a shop in Little Bolton, and one was opened in Manor Street, or, as it was then better known, Bank Street. This being the site of the old open market, stalls being placed in the streets for the sale of goods, it was a more important street then from a business point of view than it is now. Most of the meetings in connection with

the agitation for this, and even afterwards, were held in the watch-house of Thomas Pearson and Son's, Bradshawfield Mill.

This shop was a small provision establishment even before the Society took it over, and it was well known in the district as the "Blackymoor Shop," from a small figure placed over the door. Opening this shop brought in a few more members. No entrance fee was necessary at the commencement, as they were only too glad to get members, but the promise of taking up a £5 share was exacted, members joining at the shop, and some member of the Committee proposing them. The "Co-op." then made arrangements with different shops in the town who supplied its members with goods not then sold by the Society and allowed a percentage on the sales to the Society, the members getting credit for the amount spent.

It is singular to find that, when the Society first started, numbered paper checks were given, not, of course, so elaborate as the present check system, but still in a rough way fully adequate to the needs of the moment, seeing that the members could not afford or spare enough money to purchase the dies necessary for stamping out the tin checks eventually used. These paper credits were a distinct boon to the members, because they could be exchanged over the counter, either for cash or its value, on the basis of 1s. 9d. in the £. Members used to sell their checks at any time, it not then being absolutely necessary to keep them until they reached a full pound, checks as low as 3s. to 6s. being taken over the counter and value given in exchange. Many a poor member appreciated the privilege thus accorded. When tin checks were introduced they were issued in all values from a halfpenny up to a pound. The halfpenny checks were only used for a short time and then they were abolished, a very strong argument used which led up to this being that if a man bought half an ounce of tobacco, he would need two checks, halfpenny and a penny; and, if he either gave them away or, worse still, threw them away, the Society got no profit, because the cost of these two checks would swallow all the profits on the half-ounce of tobacco; hence, halfpenny checks ceased, and were not revived again

for a great many years. For a time both General Committee and Educational Committee gave their services free, but as the Society progressed they were allowed £1 per quarter for the General Committee and 7s. 6d. per quarter for the Educational Committee. The first tea party held in connection with the Society was a dinnering at Mrs. Ashton's, at which about 30 members were present. This sounds contradictory, but tea parties as we know them now were non-existent. The second tea party was held at Acresfield, and, ye gods! members had to take their own pots. After this the parties were usually held on New Year's Day, at the Baths, and followed by an all-night dance, the music being supplied by a Reed Band. Walter Vickers used to teach the members to dance at the Reading-room, Acresfield, after the room was closed, the Committee readily giving permission, a concertina and also a fiddle player being pressed into the service. Nothing was paid for services then if it could be avoided, even the shop cleaner, Mrs. Waring, only received the bits of bacon, soap, &c., left after weighing out, as her payment for services rendered.



CHAPTER IV.

MAKING PROGRESS.

“Mighty things from small beginnings grow.”

First Meetings—Changes of Meeting Place—Central Premises Decided upon—Site Selected not considered Suitable—Its Value To-day—Faith of Committee—Management Fund—First Report Issued—Shares taken in Rochdale Corn Mill—Two-and-a-half per cent Allotted for Educational Purposes—Opposition to Cash Trading Principle—Some Personal Recollections—Actual Date of Starting—Simple Fittings of First Shop—Personal Co-operation Usual—Butcher's Stall taken in Market.

THE first meetings were held at Mrs. Ashton's, Derby Street, and as the Society increased in membership the monthly meetings came to be held at the old Waterworks Offices, Moor Lane, afterwards being transferred to the Corporation Offices, Acresfield. This place got too small, and meetings were again transferred to the Little Bolton Temperance Hall in Lark Street, from which place the reserve fund, which is such a backing to the Society, really emanated, so far as discussion and establishment are concerned. This building is now used by the Society for stables. Meetings were afterwards transferred to the Central Premises when they were opened in 1870.

It is significant to note that when extensions were mooted at the plot now used as Central Premises, the takings at first decreased by about £2,000 per quarter. The land, dipping as it did down to the brook, seemed such an abandoned and waste place that croakers prophesied disaster. The price paid, of about ninepence per yard, also seemed to be an enormous price then ; but as the land needed no excavating it was exceedingly cheap, seeing that it dispensed with a lot of labour in building. Many of our members do

not realise even now what an exceedingly valuable asset this has become to the future of the Society. At the time this building was considered the Society did not possess any great quantity of ready cash, and the scheme embarked upon was at an estimated cost which far exceeded the total capital of the small Society. Its Committee, however, had great faith, and believed that the funds would be forthcoming in some way when needed, even though they could not see how this was to be accomplished at the time. That this faith was fully justified we now know. We also realise that their choice of site was a happy one, even though it did not seem likely to be so then. It made the Society.

One item we escape now, and that is the management fund. This fund meant that twopence per quarter was deducted from each member's book for management expenses. It appears to have started, judging from the old member's book I have seen with the deductions made, about December, 1861, and continued until March, 1864; finishing in June, 1864. It was reduced to one penny per quarter before being abolished.

The first report and balance sheet was issued for the period ending March 19th, 1860, and shows that the members were upwards of 200 in number, with a share capital of £525; the amount of business done was £1,491, and the profits enabled them to pay a dividend of 1s. 9d. in the £. In their report the Directors naturally express their pride and gratification at having achieved so much in so short a time; they say it is a pleasure to them to be able to lay before the members flattering proofs of the soundness of the principles upon which Co-operation is based, and that it cannot but give satisfaction to every person interested in its progress. One or two features in the balance sheet are worthy of notice—one is, that so early in the history of the Society they had surplus capital to deal with, and they invested £18 as share capital with the Rochdale Corn Mill Society, which commenced a connection which has been kept up to the present time with advantage to both Societies; another point is that out of the first profits 2½ per cent was devoted to educational purposes. This is the grand unselfish feature of our movement, which has been adhered to throughout

the whole of our history. The first educational grant amounted to £2. 1s. 2½d. Until Co-operation was well established in Bolton the members had the greatest difficulty in persuading their wives to trade at the Stores, incredulity as to there being any benefit in it, prejudices, and old associations of all sorts having to be got over. The system of shopping from week to week instead of paying ready cash had obtained such a firm hold that the idea of a cash-trading transaction as mooted by the Society savoured somewhat in the form of a revolution. It was even predicted that failure would result on these lines, and the Society would have to "strap" or go out. As soon as the advantages of cash trading became apparent to all it went with a swing and steadily grew in importance and interest.

When Co-operation showed itself to be both practicable and profitable, a state of things just the opposite appeared, and we find in our time that the wives are, as a rule, more anxious than the husbands to enjoy the benefits of Co-operative trading. This fact is very instructive. Early on we find them so eager to join that many entered their husbands as members of the Society, even against their will.

In the course of my inquiries into the early doings of the Society, I have been favoured with some personal recollections from Mr. Henry Horridge Bullough (New Mills, near Stockport), which may be interesting to many.

In the first place, I daresay my family hold a unique record as far as connection with the beginnings of the Society are concerned. My paternal grandfather, Thomas Bullough, was registered No. 2 member. My maternal grandfather, James Horridge, was No. 5, and my father No. 13, which number is still retained by my sister. I have many other relations in the first hundred.

The John Howarth you mention was an uncle through marriage.

I question whether there is another family who can claim so close a connection with the birth of the Society. It was my father's (John Bullough) clothes that were ruined by weighing flour, and unfortunately, in my opinion, his health was not improved by the late hours he put in at the shop. Who can measure the influence of the services of that first little band on the fortunes of the town and citizens of Bolton?

My mother was one of the first customers when the *old* Derby Street shop opened, visiting it the first evening. It required no little moral courage and nerve at that day to face the ridicule that was opposed to all connected with the movement.

I remember the present Derby Street shop being opened, and the consternation it caused among the shopkeepers. One old lady, who kept a shop not far away, was made ill when she went to the door and saw the lights, and also the people streaming in. I have spent many a good hour waiting my turn in that shop, especially on Thursday or Friday evenings.

My father, and others employed at Pearson's, used to bring the orders from Little Bolton before any shop was opened at that end of the town, and the goods were got ready, if possible, before the hand-cart was brought.

My grandfather, James Horridge, was one of the first to buy pigs for the Society.

As the Society prospered, it was a sore point between the older and younger members as to the extensions that should be made. The former, naturally, were ultra cautious, and I have heard my father say that they wanted to keep it like a halfpenny tottee shop. Large, commodious premises were not very common in those days.

I am afraid some of the old folks would have died of apoplexy if they had lived to see the present Drapery establishment. No matter, they rendered faithful service in the early and critical days, which was the solid backing needed to ensure the future prosperity that has ensued.

Although we usually say that the Society commenced operations on November 4th, 1859, still, for all that, the actual starting date of the Society was August 1st, 1859. August 1st ought always to be memorable as the date on which the first subscriptions were paid, the first code of rules drawn up, and active personal canvassing operations for members set going. A small temporary Committee of seven was appointed to look after and arrange for a start. Of the success of this work we know. Small at first, it gradually grew until we record with pride the great work the Society is now able to accomplish in the town. At the opening of the shop for business purposes on November 4th nothing was spent in the way of elaborate shop fittings, as is usual in commencing a new shop to-day. A pair of scales for weighing out goods, and a couple of planks supported on empty barrels served the purpose of a counter until a more permanent and stronger structure could be obtained. Funds in hand were very low, £340 being the sum total contributed towards the success of the venture, and the need for care and economy in the prosecution of the uphill fight which they had to make in their attempts towards a forward progress were apparent to all.

The old pioneers of the Society are almost all dead, but one cannot help but feel that they made their Co-operative practice a real and personal one. They felt it was theirs, that they personally were responsible for its growth and guidance along right lines. We, their descendants, need to incorporate their spirit more in our dealings with the Society, and thus help to check the commercial spirit which is so rapidly gaining ground in our midst. They preached loyalty to Co-operation and its principles, and we equally need to do the same to-day. The memory of their deeds and struggles and the many personal sacrifices made in the early days will live after them, for they could not hope for a monetary reward then, as the funds in hand would not allow it.

It was also usual for the Committee-men to take part in the work of attending to and supervising various sections of the business, and they made it a special charge on themselves to see that this was done well. The butchering business was first started by the Society by the holding of a stall in the butchers' section of the Bolton Market. This stall was held for about two years, and eventually given up owing to the great opposition and competition of the market butchers, and the failure of its Manager to make it a successful profit-earning department. Butchering for a long time was a source of trouble and trial to most Co-operative Societies.





MR. WM. CRANKSHAW,
First Permanent Secretary.



MR. C. DITCHFIELD,
Late Cashier of the Society.



MR. HENRY GERREY,
A former Manager.

General History.

CHAPTER V.

1859-1860.

COMMENCING THE BOLTON SOCIETY.

Early Minutes—Co-operative Agitation—Founding Committee Formed—Places of Meeting at Start—Opening Day—Number of Pioneers—An Evening Electing First Committee—All-day Shop Opened—First Branch Started—Its Success—Trustees—Opening of First Office—Removal of Office—Results of First Year's Working.

THE very early history of the Society is extremely difficult to obtain, no minute books being in existence of the first few years' working, as it appears to have been the practice to record the minutes in any sort of book that happened to be available, and often these were the property of the Secretary for the time being, and, as a result, they often became personal private property, and are, therefore, unobtainable now.

What few records are available are not only interesting and amusing to read, but they are badly written, and go into many small details that would not be considered necessary to-day. We glean a few :—

Moved by Mr. Brierley, seconded by Mr. Hemmings, that Mr. Kay be appointed Money Steward until Monday next.

That the President be Corresponding Secretary for this quarter.

That Mr. Brierley be flour buyer for this quarter.

That the President and Mr. Walsh be appointed to buy the cheese wanted for each Store, and Mr. Walsh to attend Mr. Cunliffe's sale to buy cheese if any offers cheap.

That Stanley Dawson be consulted with respect to treacle and sugar.

That we purchase Joseph Hyson's pig for Derby Street Store.

January 4th, 1864. — That Mrs. Ashton be reappointed Treasurer.

That we buy forty loads of potatoes, and that we purchase a piece of drabbett from Mr. Anderson.

That Mr. Walsh be pig buyer for this quarter.

Resolved, — That a pan be bought, to test samples of potatoes.

Enough has been gleaned to show that the early Committees did the work for themselves which we to-day find far more convenient to do through a properly recognised official. That they did their work well and conscientiously there is every evidence. The great bulk of the early Committee minutes relate entirely to the purchase and sale of the commodities required by the Society in its business. When Co-operation was first mooted the idea of curtailing the household expenditure by the saving of the retailer's profit, and dividing it among themselves, readily took root.

The next move was, of course, in the direction of starting the Society, and a small Committee of seven was appointed to found it. These founders consisted of Messrs. John Morton, James Eccles, James Horridge, Joseph Bridge, John Hollas, William Heys, and John Bullough.

A code of Rules was drawn up, and at a meeting held at Mr. Ashton's on the first day of August, 1859, they were adopted. Members were also enrolled and subscriptions received. This is really the actual start of the Society, and its Jubilee should properly date from then, but they were not quite ready for the work of selling the articles proposed to be dealt in, so they decided to strengthen their hands still further. Mr. John Hollas was one of the first salesmen appointed for the opening, and articles were gradually accumulated as the funds in hand allowed, and a start for business eventually made on the 4th day of November, 1859. It is, therefore, the business start of our Society which we celebrate as our Jubilee time.

The conclave who assembled at "Gladdy" Ashton's were full of enthusiasm in the interval prior to the starting of the first Store. This opening was regarded as of no small importance in shopkeeping circles in Bolton, though some affected to treat the new venture with disdainful contempt,

and held the workers connected therewith to scornful opprobrium. The figures of to-day are the best commentary upon the attitude adopted then, whether of those who cheered and aided, or of those who scorned and derided, the foundation-laying of what has since proved to be one of the most powerful, useful, and forward Societies which at present crown the Co-operative edifice.

It is a little uncertain as to the exact number of members enrolled at the beginning; certainly sixty-six were *bona fide* members, and it is believed that some six or seven others also joined, but they cannot be definitely traced. Seventy-three members is the outside number that can be admitted, but to sift the claims thoroughly, and give full credence to the evidence, we can only accept the sixty-six as pioneers whose names appear on the published list.

At the start the shop was only opened at nights from six o'clock until ten o'clock, and, as no paid shopman was appointed, the first Committee-men attended and did the work of serving out themselves, with John Hollas as the recognised head. The registered office of the Society was the shop itself, and meetings were held either in the upstairs room or preferably in Mrs. Ashton's beerhouse next door, in her clubroom.

It is amusing to learn how the Committee were appointed at this time. "Neaw, chaps, wa want a mon for t' Committee." "Aw propose Mester So-and-so." "Aw beg leave for t' second him." "Ger up on t' form!" And he stood on the form facing his fellows, and if approved of by them they shouted "Aye!" and gave him a clap, and he was duly elected.

In a few weeks the shop was opened in the daytime, under the management of Mr. John Holland, the Committee still attending every evening and giving all the assistance in the serving that they could. The shop did well from the start, and the enthusiastic Little Bolton members, who came with their truck for the week's stock of goods, so effectively worked for the opening of a shop in their district also that within three months a Branch was opened in Manor Street. The rent of this place was nearly double

that of the first shop opened, being £25 yearly, against £14 yearly. The opening of this shop here undoubtedly gave the movement a fillip onwards, for many more joined as members who would not take the trouble to go so far as Derby Street for their requirements. Very soon the Little Bolton members outnumbered their fellows in Great Bolton, and they did not forget to let them know of that fact at their usual monthly meetings.

By the law of Friendly Societies, Trustees were needed as a sort of safeguard for the property and deeds of the Society, and a transfer of deeds could only be carried out through them. They, in fact, to all intents and purposes, were the Society. Although stringent rules were drawn up curtailing a Trustee's power as far as possible, the system did not work satisfactorily to all. An agitation was started among the Co-operative Societies generally, and the office of Trustee was finally abolished by Act of Parliament. This was a great relief, and permitted property to be held by the Society in its own name.

The first few monthly and quarterly meetings were held at Mrs. Ashton's, and, as this was not considered by some to be a fit and proper meeting-place for a Society of that kind, a move was decided upon. Mr. Henry Gerrey and another member were deputed to seek out a more suitable meeting-place, and on July 9th, 1860, nine months after the start, the offices and the place of meeting for the members were moved to the Progression Room, Moor Lane. Only two or three meetings were held here, because the rooms were not central enough for the Little Bolton members, and also were hardly suitable for the growing needs of the young Society. Their ambition ran in the direction of a Reading-room for meeting in nightly, and at the end of 1860 a further move was made to the old Corporation Offices, now pulled down and the present Gas Offices erected on the site. This move was also a wise one, as intending members very readily went here to pay their subscriptions, chiefly in the evenings. This place, with a small anteroom, was used for the monthly meetings of members, the election of the Committee, and a small anteroom was set apart for the Secretary's office. A

few papers were put upon the tables for members' use, the *Liverpool Mercury* being contributed free by a gentleman who was interested in the tea trade, and the place generally managed by the Committee of Management, with Mr. Walter Vickers as roomkeeper.

The first start was an auspicious one, and a dividend of 1s. 9d. in the £ was declared, but the results fell away until the end of the first year was reached with a dividend of 6d. in the £; but, for all that, there was a marked business increase, the receipts at the end of the first year's work being far in excess of the original anticipation, and a departmental increase embracing Manor Street Store, with Drapery Department started there under the charge of Mr. John Anderson, and a Boot and Shoe Department under the management of Mr. Balshaw, who made and mended the shoes on his own bench, which he brought with him to the shop and established in one of the upstairs rooms, and a stall taken in the market for the sale of butcher's meat (now a stall for the sale of cheap literature, post cards, &c.) near the Market Street entrance, and, lastly, office in Acresfield. Not a bad start for one year's working alone, and certainly a far greater one than the next two or three years showed.

Mr. Anderson, who was appointed as Drapery Manager when the Committee became bold enough to start this department, was an ardent adherent of the movement, and glowed with enthusiasm over the quality of certain blankets when these were for the first time incorporated into his stock. Mr. Balshaw was equally keen on the success of his department, and a sort of rivalry was established which was productive of much good business.



CHAPTER VI.

1861-1864.

Unsettled Trading Conditions—How Withdrawals were Effected—Half-day Holiday Granted—Reserve Fund Started—Reading-room Opened—Fifty Pounds Capital only Allowed—Co-operators Persecuted—Chronological History Record—Distress Relief Operations—The Cotton Famine—Co-operation during the Cotton Famine—Rejoicings on the Arrival of Cotton—Effect of the Famine on Co-operation—First Clearing Sale—Literary Committee—Special Committee Appointed to Forward the Interests of the Society—Central Store decided upon—Financial Matters—Bridge Street Site decided upon—Selling Goods Wholesale Considered—Balance Sheet Ordered to be Printed in Local Paper.

A VERY unsatisfactory state of trade existed locally at the beginning of the year 1861, and the result was a drop in the business takings. This brought forth appeals for the loyalty of the members to the Store from the Committee, but the fact of the small dividend paid at the end of 1860 was hard to face, and it was a great deterring factor at this time. Again, the American War, which started on April 13th, 1861, was a great retarding influence among the cotton operatives, as it was then difficult to earn enough money to obtain even the barest necessities of life, and porridge for breakfast, porridge for dinner, porridge for tea—and Indian meal porridge at that—was no uncommon fare. All the same, a doubling of the dividend of from 6d. to 1s. was able to be declared during the first quarter of the year, owing to the rigid economy practised. As notice to the Committee was then necessary before money could be withdrawn from the funds, and only permission granted in cases of necessity, it follows that the present-day

conditions ruling the withdrawal of members' share capital would not have been entertained for a minute at that period of the Society's existence. All the same, progress was steadily made. It was in this year that the half-day holiday system for the shopmen was first started, and in June, 1861, the shops were first closed on Tuesdays at two o'clock.

The reserve fund was also started in the first quarter of the year, and 1d. per £ on purchase money was taken from the available funds for this purpose to ensure the safety of the members' investments. The Committee were very optimistic at this period, in spite of the fact that conditions were so much against them.

During the September quarter the Reading and News-room was opened in Acresfield, and opened in the evenings only at the start. An attempt was made to gather together a small library of books, chiefly for reference purposes, and for perusal in the room only. At this time also the Society only allowed its members to hold shares in connection with it to the extent of £50, and one marvels at the progress made on such a small capital holding per member. The members were, however, slowly growing in numbers and in confidence in the movement.

At the beginning of the year 1862 the great depression which was the result of the civil commotion in the United States was beginning to make itself felt in the neighbourhood, yet Co-operation spread locally, and its standing was beginning to be more generally recognised, so much so that it was deemed of sufficient importance to be worthy of inclusion in "The Chronological History of Bolton." The item reads as follows:—"1862, February. Spread of the Co-operative Movement."

During the cotton crisis the jealousy of some shopkeepers and the opposition of some few employers to these Co-operative establishments caused considerable ill feeling. Several cases were reported to the Central Relief Committee in which local Committees had either refused relief to members of Co-operative Stores, or had refused to let the

tickets for relief in kind be spent at these establishments. Two instances were mentioned of applicants for relief who had each a few shillings invested in a Store, and who were required to withdraw these sums before any relief was granted. A sum of 2s. was charged then on withdrawal from membership, and when this had been deducted from the account one poor woman had to take out the magnificent sum of 4½d. to entitle herself to relief! Comment is needless. Do we not meet with opposition to-day? Bigoted and often unjust opposition, too.

Rapid was the spread of distress throughout the town, and Relief Committees were formed throughout the manufacturing districts, 16,647 persons being relieved in one week by the Relief Committee and the Board of Guardians jointly, many mills being stopped from the scarcity of cotton. In spite of these factors, the small Society was able to declare its 1s. dividend in the £ on purchases. Loyalty alone on the part of the purchasing members was the salvation of the Society at this time, together with a careful husbanding of resources. A sum of £1,161 was repaid to the members during this year, and represented in many cases a total withdrawal from membership, owing to the trying times experienced. How great and widespread the distress was in Lancashire is well set forth in the accompanying poem, which was written by Ellen Barlee:—

THE COTTON FAMINE.

There's a moan on the gale, there's a cry in the air,
 'Tis the wail of distress, 'tis the sigh of despair;
 All silent and hushed is the factory's whirl,
 And famine and want their black banner unfurl
 Where the warm laugh of childhood is hushed on the ear,
 And the glance of affection is met by the tear;
 Where hope's lingering embers are ready to die,
 And utt'rance is choked by the heartbroken sigh.

—From "*A Visit to Lancashire in December, 1862.*"

CO-OPERATION DURING THE COTTON FAMINE.

From the "Balance Sheet History" it will be seen that the effects of the Cotton Famine during 1862 did not affect the small Society as severely as it did the Rochdale Society,

whose sales fell about one-fifth, and capital one-tenth during that year. Our receipts during that period scarcely experienced any decline, though the trade of the town became worse, and everywhere unmistakable evidences of the existence of a large amount of poverty were presented. A comparison of the tables of receipts of the various Societies at this period shows a most remarkable difference in the progress made in the various towns at their commencement, and clearly indicates the difficulties with which the early pioneers had to battle, and the value of their experiences to others. It is difficult to say what the progress of the Societies generally would have been if the American War had never occurred; it most certainly would have been a remarkable one in the majority of cases. Commenting on this at the time, the Committee were gratified in being able to steer clear of every difficulty, and had hopes that the sun of prosperity might soon dawn again, shedding its benignant rays around, and lighting up the hearts of those who were in a state of despondency, which welcome change would make the business as profitable and extensive in all its branches as it had ever been. It was a most trying period, and many Societies were almost broken by it, but fortunately we weathered the storm with colours flying. The help which the small Society was able to accord to its members enabled them to pull through the trying times, many homes being saved from utter desolation by the savings which, by the aid of the Society, they were able to fall back upon.

REJOICINGS ON THE ARRIVAL OF COTTON.

In one village in the district the villagers were surprised and delighted to see a wagon-load of cotton enter the village, this being the first which had done so for more than two years. A scene of great excitement followed, and, when a second wagon followed, endeavours were made by some of the women, but frustrated, to take the horses out and drag the cotton to its destination. Others of the women sat down and cried. The mill it was intended for commenced operations as soon as it could be put into working order.

Bales of cotton ! Bales of cotton ! And " gradely " cotton, too, as experienced spinners and minders could easily tell. Round this ungainly lurry a crowd of hundreds gathered. Men laid their hands on the huge, unsightly bales with a loving touch, as though greeting an unlooked-for friend who had long been given up for lost. Others gave the bales a hearty slap, and added, " Hey, owd chap, but I'm fain fer t' see thee agen ! "

EFFECTS OF THE COTTON FAMINE ON CO-OPERATION.

Nothing told more strongly in favour of Co-operation than the fact of its surviving, unscathed, the trying period of the Cotton Famine. Thousands of Lancashire operatives had reason to be grateful to Co-operation for enabling them to maintain their independence during the stoppage of the cotton trade which was caused by the rebellion of the Confederate States.

It was during the years 1862 and 1863 that this distress was most felt. It was not till June, 1863, that members were allowed to hold shares to the extent of £100 in the Society, and contributions to capital, on which an interest of 5 per cent was then paid, together with the profits made, enabled the institution to be held well together. Little progress is recorded in 1863, except the taking of shares in the Wholesale Society, which was just then starting, £22. 10s. being invested therein.

The year 1864 marked a new era by the declaration of a dividend of 2s. 2d. on purchases in its first quarter. This had a great and widespread effect, and brought considerable members within the fold. Advantage was taken of the improved conditions then ruling, and a clearing sale of some old stock was for the first time initiated. From an old minute book it appears as if the Educational Committee, or Literary Committee, as it was called then, was worked as a separate Committee, subject somewhat to the authority and direction of the Committee of Management ; certainly the balance sheet of the Literary Committee was first presented to the Committee of Management for approval.

That fact I have well established for my own satisfaction, even though it was a separate Committee appointed by the members.

The Literary Committee were often short of funds at this period, and, in order to eke out their scanty resources to the best advantage, parties were arranged and carried through successfully, the profits being utilised for swelling their funds. In addition, grants were also made to them by the Committee of Management, as the following resolution will show, moved by Mr. William Makin and seconded by Mr. William Roberts: "That the Literary Committee receive £3. 2s. 5d." The balance sheet of the Literary Committee was also presented to the General Committee for passing in the first instance, as the following minute will show: "That the Literary Committee's balance sheet as read do pass."

At the Monthly Meeting held on February 1st, 1864, the question of a new Shoe Department came up for discussion, as the one then in Manor Street was not quite satisfactory, being in an upstairs room. After much discussion it was decided that a special Committee, consisting of five members, should be appointed to consider the best mode of forwarding the interests of the Society, and the following persons were appointed for that purpose:—Mr. John Bramwell, Mr. Sidlow, Mr. Atkinson, Mr. Roberts, and Mr. Makin. As the result of their deliberations it was decided to recommend the members to obtain a site for new Central premises. The matter was considered by the members at the adjourned Quarterly Meeting held on April 18th, 1864, and a Committee of three was appointed from that meeting, consisting of Mr. Anderson, Mr. Fletcher, and Mr. Makin, to look out for a suitable site for a Central Store. At the same meeting the management fund was ordered to be reduced to 1d., which was taken from members' shares. This Sub-Committee was also instructed later on to look out for two sites for Branch Stores, one at each end of the town.

On June 10th a deputation was appointed to wait upon Dr. Garstang with a view to purchasing his premises at the

corner of Bank Street, and also to see Mr. Winder to get the price of the premises at the bottom of Fold Street with a view to purchasing them. The result was a motion on July 11th "That the premises in Fold Street and Bradshawgate be purchased at the price stated, provided the title be good." At a later meeting this minute was rescinded, and a Committee of five (Messrs. Slater, Seddon, Walsh, Anderson, and Smith) were appointed to look after land to build a new Store.

Financial matters came in for a good deal of consideration during this year, and a few of the resolutions connected with them are interesting :—

That from and after the passing of these resolutions the bank cheque book shall be kept by the Treasurer, except on a Committee night, when it shall be brought to the Committee-room on Friday nights by one of the Inspectors of Derby Street Store with the books from the shop, and on Monday nights by the Treasurer's assistant, and returned by the same persons.

That the Committee alone shall have power to order a cheque to be issued from the cheque book, and the Treasurer's be one of the names given at the bank, whose signature, as well as that of the Secretary's, must be on all cheques issued.

That the Head Shopmen shall, on each Monday and Friday night, send to the Committee all the unpaid bills they have in their possession, but before doing so they shall write on the left-hand top corner of the back of each bill the day of the month when it is due, and also the amount of discount due according to the tradesmen's terms, and, after inspecting same, the Committee shall send such as fall due before their next meeting to the Treasurer to be paid, the remainder to be put in the safe and sent to the Treasurer in time to be paid when due.

The Treasurer shall, on each Monday and Friday night, send to the Committee, by the conveyance provided in the first of these resolutions, an account of what money remains on hand out of the bank, and, after they have provided for the before-mentioned bills, they shall instruct the Treasurer to place the remaining moneys (if in their judgment there is enough for that purpose), or so much of it as they think proper, in the bank the day following the Committee meeting.

At the Monthly Meeting held on September 5th, 1864, a most important resolution was carried, as follows :—

Moved by Mr. Fishwick and seconded by Mr. Arstall,—That the Sub-Committee be instructed to purchase the land at the bottom of Bridge Street, subject to the confirmation of a Special General Meeting to be called on September 19th.

This meeting was advertised in the two Bolton papers, and at the time stated the matter was agreed upon. The resolution respecting this is rather quaint in phraseology:—

Moved by Mr. Fishwick, seconded by Mr. Seddon,—"That the minute of September 5th, empowering the Sub-Committee to purchase the land at the bottom of Bridge Street, be confirmed."

A further resolution was moved by Mr. Mather, and seconded by Mr. Hardman, "That the Sub-Committee be empowered to take the land at the bottom of Bridge Street."

Although these resolutions passed at this time, they were not very well received by many of the members because the land did not at all look like a suitable spot for Central premises, and Mr. Walsh resigned from the Sub-Committee, Mr. Sidlow being appointed in his place. Many of the members withdrew from the Society on account of this purchase, but all the same the Committee persevered and carried the scheme through in spite of all obstacles, and it is now quite safe to claim that their action was the making of our Society.

The next minutes of any note relate to the Literary Committee, as follows:—"Moved by Mr. Brearley, and seconded by Mr. Hart, 'That the balance sheet of the Literary Committee be adopted.' Moved by Mr. Gerrey, and seconded by Mr. Cook, 'That the Literary Committee give their services gratuitous.'"

These resolutions were carried at the Monthly Meeting held on October 3rd, 1864, and at the same meeting the question of voting for the Committee was considered and resulted in a decision being arrived at to continue open voting, as practised.

In July, 1864, the balance sheet was ordered to be printed in the *Bolton Chronicle*, and a paragraph was also inserted at the same time as follows:—

The 18th Quarterly Meeting was held on Monday evening at the offices of the Society, Acresfield. A report presented by the Auditors (Messrs. John Fletcher, jun., and Isaiah Arstall) passed unanimously. The cash received in the quarter amounted to £2,310, which was £120 more than in the preceding one. In the general statements are

the following items:—Members' claims, £2,606; for educational and other purposes, £15. 14s.; reserve fund, £75; balance profit, £182; by cash balance on hand, £1,064; goods in stock, £1,338; invested in Rochdale Corn Mill and Wholesale Agency, £296; fixed stock, £180. The profit account is given as follows:—Reduction of fixed stock, &c., this quarter, £8. 4s.; dividend on members' purchase money, £1,968, at 1s. 8d., £164; balance on hand, £1. 4s.; £182.

On November 21st, 1864, the question of selling goods wholesale was raised, and Messrs. Slater, Whittaker, and Crankshaw were appointed as a Committee to "look over the balance sheet to see what per cent we can afford to sell our goods at wholesale after taking off the management expenses."



CHAPTER VII.

1865.

Central Store Started upon—Requisition received from Farnworth—Central Site Bought—Tenders called for—Selection made—Giving up Acresfield—Portrait Presented to Mr. Slater—Newport Street Store Rented—Extra Assistance Needed—Moving—Lark Street Temperance Hall Taken—Permanent Secretary Appointed—Pearsons' Tea Party.

IN 1865 the members' share capital only totalled a little over £6,000, yet, for all that, we find a move was made towards starting the Central premises in Bridge Street by the appointment of Mr. George Cunliffe as architect for the new Stores. At the Committee meeting held in February, 1865, Messrs. William Slater and William Crankshaw were delegated to visit Manchester and Oldham Stores to get the best mode of arranging our new Stores, and they were to have their expenses granted to them.

On March 6th, 1865, a requisition from members residing in the Farnworth district was considered, and a recommendation was given to look out for suitable premises in the neighbourhood of Waterloo and Sweet Green for two Branch Stores, and the Committee were instructed to open them forthwith. It was moved by Mr. Fishwick and seconded by Mr. Seddon that the requisition from Farnworth be left in the hands of the Committee to take any steps they might think requisite. Had our Committee persisted in their efforts at this time it is quite on the carpet that this Society would have been well established now in the Farnworth district, instead of the present Society there. It is quite certain we were in the field there first, but difficulties in connection with the land inspected and the sites approved, together with the unsatisfactory terms offered, and the difficulty of obtaining leases on the premises for such a duration of time as would meet the requirements of the Committee, caused the abandonment of the scheme for the

time being, but not finally. The new Central was the main idea prevalent at this period, and the need of meeting the claims connected with it. The land on which these premises now stand was acquired on very advantageous terms. Quite a bold appearance is presented by the minute standing on the books relating to this land. It is dated March 27th, 1865, and reads as follows :—

Resolved,—That the seal of the Society be affixed by the Secretary to a certain indenture dated the 21st March, 1865, made between James Crook, of Breightmet, in the county of Lancaster, cotton spinner, of the one part, and the Great and Little Bolton Equitable Industrial Co-operative Society Limited, of the other part, being a conveyance in fee to the said Society of a plot of land situated in Bridge Street and Bow Street, Little Bolton, subject to a yearly rent charge of £35.

NEW CENTRAL.

In March, 1865, a start was made with the preparations for the erection of a new Central Store, which cost about £4,000 to complete, and on May 21st, 1865, negotiations were embarked upon in connection with the building of the new Central premises with Large Hall, and a few days afterwards tenders were ordered to be sent in to the Committee under seal, the whole of the parties who sent in their names to be supplied with specifications, with instructions to send in their estimates by June 1st, 1865, the architect (Mr. Geo. Cunliffe) being allowed his own judgment respecting the application for tenders.

The result of the consideration of the tenders was a resolution moved by Mr. Edward Staton Crook, and seconded by Mr. John Anderson, "That the tender of Mr. Joseph Marsden, builder, be accepted for the new building at £2,942." It was further ordered that the Town Clerk be approached on the question of the notice required respecting the room in Acresfield then held. For the past valuable services of Mr. William Slater, who then held the position of President, it was resolved that a portrait of himself be given him, and that one be hung up in the Board-room. This portrait is still preserved.

Many members were afraid that the Society would not be able to complete this new Store without borrowing. However, the Committee were not deterred thereby, but



ROSE HILL STORE as originally built.



BURNS STREET STORE as originally built.

set bravely to work, and it was not only completed without borrowing, but put into full working order also. The opening day was a very successful one.

The rooms in Acresfield used as offices were given up in June, 1865, and Bank Trustees were appointed on July 7th.

In spite of the fact that the Committee had their hands pretty full at this time, extension was carried out by the taking of the Newport Street shop. This is recorded in a minute dated August 25th, 1865: "That we take the shop belonging to Mr. Ackroyd situated in Newport Street for a Branch Store, on a lease for seven years, at a rent of £25 per annum." In a very short time the limited staff of workers could not comfortably cope with the growing business, and assistance had to be rendered for a few hours each evening. Sometimes this was done by a man appointed specially for the work, and at others by a member of the Committee. This assistance was needed chiefly on Monday and Saturday—on Monday from half-past six to closing time, and on Saturday from four o'clock until closing time. Only a small fee was allowed for this extra attendance.

MEETING ROOM.

It being necessary to vacate the Acresfield room, a search was made for new premises in which to hold meetings, and on September 11th, 1865, it was decided to take the Christian Brethren's in Market Street for the purpose, at a rent of 4s. per week, and all the tables and other furniture necessary were ordered to be moved therein. The sum of 9d. was allowed for sweeping the room. Difficulties arose owing to the room not being quite suitable for holding the members' meetings, and the resolution was rescinded, and on September 25th notices were ordered to be put in the shop windows, and also announcements made in the local papers, that the Quarterly Meeting would be held in Lark Street Temperance Hall, which was then fairly well used for meetings. On the same date it was moved by Mr. J. Nicholson, and seconded by Mr. Jonathan Fishwick, "That the Committee recommend to the General Meeting the desirability of engaging a permanent Manager or Secretary."

This was discussed at the meeting of members held on October 2nd, 1865, and resulted in a motion "That we engage a permanent Secretary." A further motion passed "That we give 30s. per week for the Secretary," and it was further moved by Mr. J. Crook, and seconded by Mr. W. Reddick, "That William Crankshaw be engaged for our permanent Secretary." This motion being carried by acclamation, Mr. William Crankshaw was thus appointed as the first permanent Secretary of the Society.

At the next meeting of the Committee the Secretary was appointed to pay all bills. The Secretary's duties were further defined as follows:—

To visit every Store as early as possible every morning, to give all orders from the Committee to the shopmen, and see that the same are attended to. To see that the shopmen weigh all goods and compare with invoice. To be present on Saturday from two to four and from five to eight o'clock, and on Monday from two to five o'clock to receive and pay moneys. He shall conduct all correspondence, receive and open all letters belonging to the Society, and lay the same before the Committee, together with all invoices examined by him. He shall look after the interest and general welfare of the Society during the absence of the Committee, and report to the same anything requiring their attention. He shall also make a list of goods required by all the shopmen, and bring the same before the Committee every Monday evening, and shall make himself generally useful during any spare time he may have at his disposal. He shall purchase potatoes and vegetables required at the Stores instead of the shopmen.

This appointment is definite enough, and conveys the fact fully that he was the first Secretary.

It was often said at this time that the Manor Street Store was Pearsons' Store, and it is certain that a great amount of support came from the employés of that firm. On November 16th, 1865, a minute is recorded in the book: "That Messrs. Thomas Pearson and Sons' workpeople have the use of forms, &c., for tea party, for 2s. 6d." Special terms were also quoted them for tea, butter, and ham for this party.

Perhaps it ought also to be recorded that on March 27th, 1865, a resolution appears "That we have a proper minute book forthwith." The minute book in use then would certainly not be considered to be satisfactory in any way to-day.

CHAPTER VIII.

1866.

New Central Grocer's Shop Opened—Draper's Shop Opened—Large Hall Furnished—The Treasurership—Manager Appointed—Clerk Appointed—Land in Bow Street Bought—Large Hall Opened—"The Bar"—Failure of Attempt to Close it—Farmworth again Considered—Derby Street Store.

THE year 1866 was a strenuous one, the business developments being great and well sustained. What with the work of the new Central and the opening of new Branches, and the regular business work, the results realised were a great impetus to the forward march of Co-operation in our good old town. While the growth was slow it was certainly steady. On March 8th (Thursday), 1866, the new Central Grocer's Shop was opened, and on March 6th it was resolved "That the business of the Society be conducted at Bridge Street Stores." It was further decided that some engravings of the new buildings be obtained, and that a thousand prints be taken and distributed. The result of this opening proved that the action of the Committee in acquiring this site and erecting a Central Store thereon was fully justified—in fact, it is now the backbone of the Society. Capital, trade, and dividend increased, and the result was an influx of new members, whose influence soon began to be felt. The Committee could, however, only go slow, as they felt still on dangerous ground, the status and financial stability being then not fully assured. All the same they were optimistic enough to endeavour to reach out in any likely direction that presented itself in the form of openings for business and the growth of the Society generally.

On Friday morning, March 23rd, 1866, the first Central Draper's Shop was opened under the management of Mr. John Anderson, his wages being 20s. per week.

A Sub-Committee was appointed to furnish the new Hall with furniture, and Messrs. Jonathan Fishwick, Peter Fletcher, and Joseph Walker were placed thereon.

THE TREASURERSHIP.

At the adjourned Quarterly Meeting which was held on July 16th, 1866, it was moved by Mr. Gerrey, and seconded by Mr. Rathbone, "That the Treasurer's salary be advanced to £5 per quarter, and that Mrs. Ashton be solicited to retain that situation for the remainder of the year, or at least to the close of the quarter." A further motion was moved by Mr. Hollas, and seconded by Mr. Ogden, "That the present Secretary (Mr. Crankshaw) is a fit and proper person to become the General Manager of this Society when we have a competent person to take his present position as Secretary." This having been carried unanimously, it was further put to the meeting, "That it is the opinion of this Committee that the responsible duties required as Manager deserve and should have an advance of salary," which was carried. On October 12th, 1866, Mr. Crankshaw was also appointed as Superintendent of the whole of the Stores, with a further increase of salary.

Mrs. Ashton having decided to resign the Treasurership, it was first decided that no more money should be taken from the premises on account of Treasurer until some definite arrangement was made by the Committee, the President (Mr. William Slater), the Vice-President, and Mr. Joseph Walker being appointed to see Mrs. Ashton and come to a proper arrangement with her, and they were further appointed to see the accounts balanced up with the Secretary and the Treasurer, so that her resignation might be carried into effect.

For a short time different members of the Committee were deputed to look after the cash for a week, and at a special meeting held on August 13th, 1866, Mr. Wright Orrell was appointed as Treasurer to this Society. Mr.

James Holt was the next appointed. The need of a clerk being of a pressing nature at this time, Mr. Chas. Ditchfield was appointed to that position on August 3rd, 1866. Messrs. Samuel Fletcher and Walter Vickers were deputed to fetch the cash of Derby Street Stores from Mrs. Ashton, Mr. John Hollas being afterwards empowered to perform this task.

The property adjoining the Stores at Bow Street having come into the market for absolute sale, Messrs. William Slater, William Crankshaw, and Joseph Walker were deputed to attend the sale and endeavour to purchase it at the best advantage. This commission they carried out faithfully and well, acquiring the site for £310, subject to conditions, a proceeding which was unanimously approved of by the Committee. This purchase enabled the Central premises to be extended, and additional Storerooms, Tailor's Shop, and Butcher's Shop to be added thereto. On September 24th it was resolved to have a movable bar fitted up for the room over the Committee-room, to be let off extra with the Large Hall. This resolution created a great storm in the movement.

Baking was commenced in the cellars of the Central premises on October 12th, 1866, and instructions were given for a letter to be written to the insurance office to inform them of the fact.

The official opening of the Central Store was fixed for Thursday, November 8th, 1866, and Mr. Stockdale (then Mayor of Bolton) was invited to preside at the opening ceremony. The price of the tickets was fixed at 1s. 6d. for gentlemen and 1s. for ladies. One thousand tickets were ordered. All the shops were allowed to close at four o'clock on the day of the opening ceremony, but the time so lost had to be made up by the "shop folks" on the following Tuesday afternoon, that being the day on which the usual half holiday was then held. Mrs. Crankshaw (the wife of the Secretary) was appointed to the charge of the platform table.

When the Society opened its new Central premises in 1866 quite a storm of indignation and protest was created

in the Co-operative world because the Committee of the Bolton Co-operative Society permitted a bar to be used on their premises for the sale of intoxicating drink. Comments were strong and furious, as a few selections will show :—

BOLTON. —THE "BAR."—The friends of temperance—in other words, all real Co-operators—will regret to hear that the obnoxious "bar" for the sale of intoxicating drinks in the new Store is to remain for the present.

The Recorder for Bolton at that time stated that, with the exception of Liverpool and two other places, Bolton was the most drunken town in England. His words were :—

This place shows a very considerably larger percentage of drunkenness than even Manchester ; so that we have vice on one hand and crime on the other, and I cannot help saying that these are very much fostered ; and, therefore, I do trust and hope and beg that some means may be taken for the purpose of putting a check to it.

One gentleman wrote as follows :—

I deeply regret to hear that the Co-operators of Bolton have resolved to open a bar for the sale of intoxicating drink in their noble Store, of which they may be so justly proud. It is a sad falling off. The prohibition which Co-operative Societies have imposed upon themselves is heartily approved by many who doubt the justice and wisdom of appealing for aid to the law.

The facts were these. The Bolton Co-operative Society, by the successful opening of their new Store, could then take rank as a first-class Store, both in respect to the amount of business done and the size and elegance of the premises erected to transact business in. These new premises cost about £4,500 in erecting them, having attached a Hall, as at Manchester and other places, capable of holding 700 or 800 people, which was let for public purposes. Although not formally opened, business was for many months done on the premises, and the Hall itself was available for letting on July 9th, 1866. On this occasion it was first used by a Friendly Society then holding its anniversary. By a most singular and deplorable inappreciation of the higher and better objects of the movement, whose moral dignity, as well as its commercial probity, had been committed to their keeping, the Committee, on this first occasion—and even after, under like circumstances—permitted the fitting up

of an anteroom as a bar, where intoxicating liquors might be sold, accomplished, no doubt, by a contract between the parties taking the Hall and some local publican, who supplied without let or hindrance until the company broke up. The Hall on eight different occasions was the scene of disorder. This state of things was for some time unknown to the members, whose opinions the Committee had never consulted. However, as it gradually became known, a widespread dissatisfaction manifested itself, and on the first Monday in November, 1866, the subject was discussed, and a motion put, "That it be a recommendation from this meeting to the Committee to discontinue henceforth the letting of the bar." But the tone and temper of the opposition—who had failed to stamp out all discussion on the question by raising a prejudice against it in the first place as a "teetotal move"—caused the motion to fail. It was raised again at a subsequent meeting, and, taking the evening through, argument was at a discount, tumult at a premium, and the champions who invoked the sacred name of Liberty showed themselves capable of exercising a tyranny the most odious and intolerable, with the result that the bar remained in operation for some little time after. Fortunately, wise counsels prevailed, and the custom eventually dropped. The members numbered about 1,800 at this time. Shoals of correspondence passed on the subject before it was finally shelved. One of the most temperate letters came from Bristol:—

I still indulge the hope that what we deplore will prove an isolated instance in the demeanour of our good friends at Bolton, feeling, as I do, a special interest in the Co-operative Association of that town. So far as I am aware, it has been the first among its compeers to try the experiment, which, probably unknown to the people of Bolton, made such progress in London under the auspices of the Civil Service Association. I refer to the alliance with wholesale and also with retail dealers carrying on their concerns on the ordinary principles. I shall watch the development of this new form of Co-operation with more than mere curiosity.

On November 16th, 1866, the first horse and cart were decided to be purchased to carry out goods to the other Stores, and for other purposes. This, however, did not go through at this time, because Mr. Proctor offered to lend a

horse and cart for a month or six weeks for the horse's keep, an offer which was accepted. The cart was ordered on November 30th, with instructions to get it proceeded with at once.

On November 26th, 1866, it was resolved by the Committee "to recommend to the members at the next General Meeting the advisability of opening a Branch Store in Farnworth or Halshaw Moor." The opening of a Store at Daubhill was also considered. Messrs. Fishwick, Walker, and Crankshaw were appointed to go to Halshaw Moor and get all the information they could as to the best place for opening a Store there. The result was a decision to advertise for a shop or building suitable to alter for a shop in the *Farnworth Observer*.

Derby Street Store having proved inadequate to meet the growing wants of the members, it was decided on December 28th, 1866, that it was desirable to look after some premises in Derby Street to ease the present Store (temporary) until a more permanent situation could be procured. Mrs. Ashton offered other premises, and a decision was arrived at to accept her offer of shop premises, which would be vacant on or before the next May, on condition that the said premises could be got on a lease for fourteen years at the same rent, and also a new lease for the same term of years for the shop then occupied as a Co-operative Store.

Mr. Thomas Bulmer having completed his term as Secretary at the end of December, it was decided on January 7th, 1867, that the Committee should recommend the members to appoint a Secretary for six months, and Mr. Thomas Bulmer was reappointed for that time, the office afterwards becoming an elective one, the person appointed being voted for at the same time as the Committee.

CHAPTER IX.

1867.

Farnworth Attempts, 1867, to Abandonment in 1873—First Shop given up—Millinery Started—Ground Rents Bought—Tailoring Started—Library first Opened—Resignation of Mr. Bulmer as Secretary—Objections to Opening Lending Library—Extracts from Diary of Thos. Bulmer.

ALTHOUGH the preceding year had been a remarkable one for increase of business premises in various ways, the year 1867 started well by an attempt to reach out and form a Store in the Farnworth district. Perhaps it would be well to summarise all the attempts made here under one head. As showing how intimately bound up the Committee were at this period in the growth and forward development of the business, on January 11th Mr. William Crankshaw was empowered to get all the information requisite for the formation of a Co-operative Store in Farnworth. The result of this action will show how near we were in establishing ourselves in Farnworth by the following resolution:—"That we take the shop and premises at Farnworth for a term of seven years on a lease, with power to renew the said lease at the end of that time, if required." Difficulties arose in connection with the proposed lease, and negotiations fell through. However, the attempt was revived, as the resolution recorded on August 19th, 1867, will show:—"That the Committee proceed at once to open a Branch Store at Farnworth, either in the premises at present negotiated for, or in other premises more suitable for the Society, at the earliest opportunity." Again the matter did not reach a head because of difficulties connected with the title of the property considered. We next find another attempt made in 1869 by a resolution passed by the Committee on May 29th, "That we recommend to the next General Meeting the desirability of opening a Branch

Stores at Farnworth, providing the deputation which has waited upon this Committee can present a requisition signed by a sufficient number of persons who are heads of families, and who may be desirous to become members." Nothing further was done at this time, beyond making general inquiries as to the status of the deputation who waited upon the Committee, and a sort of lukewarm interest in the matter, which did not conduce to any serious attempt at reaching out further in that direction. Previous rebuffs had made them a bit chary, but another serious attempt was made in 1872, as the subjoined resolutions prove:— "That the Secretary and Mr. Tunstall be appointed to look out for suitable premises for a Branch Store at Farnworth" (April 5th, 1872), and a further extended Committee was appointed on May 10th, 1872, to view the property in Ellesmere Street, Farnworth, that was offered for sale. This fell through, and a proposition was afterwards considered to take land in Brackley Street, Farnworth. The resolutions relating to this read as follows:—

That we take the plot of land situate in Brackley Street, Farnworth, on the terms offered by Mr. Silas Altham, on condition that Mr. Altham will, at his own expense, supply this Society with title of the same that will be satisfactory to our solicitors.

That our Secretary and Mr. Dance have an interview with Mr. Altham to arrange about taking the land in Brackley Street, Farnworth. Also that our Secretary write Mr. John Scoweroft, informing him that we cannot accept his offer of land in Farnworth. June 24th, 1872.

This attempt came to nothing, though the idea grew strong in the minds of those in connection with the matter, eventually coming to a head on receipt of a communication from a correspondent stating that there was a shop to let in Egerton Street, Farnworth, rent, £15 per year; owner, Mr. John Tonge, Golden Lion; informant, Mrs. Entwistle, 14, Francis Street, Farnworth.

After learning that a Society was in course of formation in the Farnworth district the following resolutions were passed:—

July 7th, 1873.—That we postpone the question of opening a Branch Store at Farnworth, so as to enable us to make inquiries about the Co-operative Society that is commencing business in that neighbourhood.

July 14th, 1873.—That a deputation from this Committee be appointed to wait upon the Farnworth Co-operative Society to get what information they can as to their prospects, so as to enable us to consider whether or not it is advisable for us to proceed at present to make further arrangements about opening a Branch Store from this Society in that neighbourhood.

The deputation returned, and after presenting their report it was decided "that this Society do not at present take any steps to form a Branch Store at Farnworth." Thus the Farnworth Society at its start was allowed to have a fair field and start there what has since proved to be a successful Society. The comments made were that we were too slow in reaching out in this direction, or it might have had a great and far-reaching effect on the speedy growth of the Bolton Co-operative Society.

In April, 1867, another Branch was opened at Daubhill. This is used now as a Boot and Shoe Shop.

The first steam engine, used for the purpose of hoisting, coffee-grinding, and warming the building then used as the Central, was proposed and carried through early in 1867.

The first shop used by the Society in Derby Street was vacated at this time, and new premises which had been bought on the other side of the street were brought into use instead. These are still utilised for this purpose, but they have been altered and brought more up to present-day requirements, the Reading-room, which was opened at the same time as these premises, having been closed again, and the rooms added to the shop for storage purposes. Some members of the Literary Committee were appointed for service on the recommendation of the Committee of Management, April 8th, 1867.

A further important resolution in April, 1867, was "That the Society enter into the millinery business forthwith." The ground rents of the Co-operative Stores in Bridge Street and Bow Street were also bought, and a recommendation carried "That the Society enter into the tailoring business as soon as practicable." Mr. Thomas Towers was appointed as Superintendent of the tailoring business on May 27th, 1867, the business to be started in six weeks from that date.

At the Monthly Meeting held on August 5th, 1867, it was resolved "That it be a recommendation from this meeting that the Library in the Reading-room be open, so that any member may have access to the books for reading or reference." This was carried into effect very speedily.

The resolutions which were passed at the Committee Meeting on Monday, August 19th, 1867, are exceedingly interesting, seeing that they relate to the provision of proper books for the inaugurating of the double entry system of bookkeeping :—

That there be added to the office books of this Society a ledger and journal or day-book, and all requisites necessary for a proper system of bookkeeping, and that the same be commenced as soon as possible.

That a special Committee meeting be held on Thursday next at eight p.m. for the purpose of considering the appointment of a Cashier for this Society.

Mr. T. Bulmer resigned the Secretaryship of the Society on September 2nd, 1867, and it was resolved that Mr. Sydney Jackson should be appointed to the office of Secretary of this Society for the next three months, this appointment dating from October 7th, 1867.

In 1867 the Literary Committee proposed to open the Library as a Lending Library. This proceeding met with vigorous opposition from the General Committee of that time, as the following resolutions show :—

That the Committee protest against the opening of the Library as Lending Library for the following reasons :—(1) The Committee are of opinion that the Library is not sufficiently large for lending purposes ; (2) that the question of opening the Library for lending purposes should be subject to the decision of a General or Monthly Meeting ; (3) that the workings of the Educational Committee are very far from being satisfactory. Should your Committee choose not to comply with this protest they shall deem it to be their duty to at once stop the finance supply.

This protest was forwarded to the Acting Secretary of the Literary Committee, and they at once decided to resign. This brought out further correspondence between the Secretaries, and a letter was sent to the Secretary as follows :—"The Committee respectfully request that, in consequence of the resignation of the Educational

Committee, you will meet a part of the Committee on Wednesday, the 16th inst., at 8 p.m., and bring with you your books and keys."

This brought up the question of the status and matters pertaining to the election of the Educational Committee, and on a requisition for a Special General Meeting the following matters were proposed for consideration:—"(1) Election of members to serve on the Educational Committee; (2) The best means to be adopted for the better employment of our surplus capital now lying at the bank."

On the Secretary agreeing to work with the General Committee, a temporary Literary Committee was formed, consisting of Messrs. Francis Smith, W. Slater, M. Waddington, and R. Grime, with Mr. Whittaker as Secretary. The Educational Committee was first charged for rent of rooms, gas, coal, &c., in 1868. "Resolved,—That we charge the Literary Committee the sum of 3s. per week for services rendered, such as cleaning the room and lighting the fires, &c."

This was later increased to 4s. per week. A further resolution was:—"Resolved,—That we allow the Educational Committee to hold their meetings in the General Committee's Room when not required by the General Committee."

It was further stated that, in their opinion, it was not desirable to make any alterations in the educational arrangements then existing in the Derby Street Branch.

EXTRACTS FROM THE DIARY OF THOMAS BULMER.

Having been favoured with the loan of a private diary of Mr. Thomas Bulmer, who acted as Secretary during 1867, I cull a few selections therefrom:—

Copy of a Letter to Mr. Thomas Towers on being chosen as Shopman for the Tailoring Department at the Bridge Street Stores:—

SIR,—I have to inform you that the Committee of the Bolton Co-operative Society Limited have decided on appointing you as Superintendent and Manager of the Tailoring Department of the Co-operative Stores, Bridge Street, subject to the following conditions, viz.:—That you give satisfactory references as to ability, and likewise find two securities for £50. Complying with the above conditions, I shall (as soon as the rooms are made convenient) write you when your services will be required.

I am, &c.,

THOMAS BULMER, Secretary.

A letter is also copied, requesting Mr. Barnes, M.P., to be kind enough to supply the Committee with a copy of Mr. Hughes' Bill on Limited Liability, which was then before Parliament for consideration. This request was granted, and a copy forwarded.

The most interesting item is that relating to Mr. Bulmer's duties as Secretary. This is dated October 7th, 1867.

To-night I attended the Co-operative Quarterly Meeting, I having served nine months as Secretary to the Society. During this quarter the Committee have had thirty-seven meetings, thirty-four of which I attended. My salary has been £1 per quarter. My duties have been to attend all meetings of the Society, all meetings of the Committee, keep all minutes, read all bills to the Society for the Committee and sign them, and should there be any correspondence with anyone and the Committee I had to fulfil it; draw out all advertisements, and see them put in the papers; draw up voting papers, and likewise draw up a statement of the Committee of Management, showing their names, position, and attendance, and post the same in the Reading-room. On this night I retire from the above position and become a private member.

On August 27th, 1867, another item appears as follows:—

To-day I called in the Co-operative Committee-room and left a draft for a notice for a Special General Meeting, and requested Charles Ditchfield, the clerk in the office, to write out six or seven for to fix up in the different places of business. I called at dinner-time and signed four of them, one of which I left for T. Walsh, for Daubhill, one for the Reading-room, and two I brought with me and left them, one in Newport Street Store, and the other at Derby Street Store.

These items show that Mr. Bulmer was very conscientious in the discharge of his duties, even though the pay connected therewith was small.



CHAPTER X.

1868-1869.

Appointment of Treasurer—Withdrawals by Proxy Adopted—Inquiry into Working Expenses—Building Department Started—Reading-rooms Abused on Sundays—Returns Demanded by Act of Parliament—Complaints as to Charges made for Goods—Resignation of Mr. Crankshaw—New Manager Appointed—His Early Resignation—Party for Employees—Educational Matters.

MR. JAMES BULLOUGH having been elected to serve as Treasurer on September 7th, 1867, he was again re-elected on January 4th, 1868, for a further period of twelve months.

Nothing of great moment took place at the beginning of the year, but a resolution was adopted to cure hams and bacon for sale purposes, and slabs and materials for the business ordered.

An important arrangement was adopted on June 29th, 1868, whereby members wishing to withdraw any portion of their money, and not being able to make such withdrawal personally, "shall in such case send a note duly authenticated, along with their contribution book, stating the amount they wish to withdraw." During this year the surplus capital of the Society commenced to be troublesome, and the Building Department was started. Particulars of the start will be found in the section relating to this department.

As one means of relieving the funds shares were taken up with the Co-operative Insurance Society to the proportion of 2,000 members.

On October 2nd, 1868, a Special Sub-Committee of Inquiry was arranged to inquire into the working expenses,

and endeavour, if practicable, to reduce same. As the result of their deliberations they recommended the adoption of the system which was in operation in other Co-operative Societies, that of weighing and making up of all goods where practicable in the daytime. If this course was adopted they were of opinion that purchasers would not only be served quicker, but that it would require a less number of hands. They condemned the system of making up parcels, particularly in the Grocery Department, as absorbing a great amount of both labour and material.

In consequence of the privileges of the Reading and Newsrooms having been abused on Sundays by parties who were not members, it was decided that the door should be kept locked on the Sunday, instead of being loose, as heretofore, but that all those members who chose to avail themselves of the Reading-room might do so by purchasing duplicate keys.

Building being a new department at this time, the matters relating thereto bulk largely, almost to the exclusion of all other minutes.

Returns having been demanded from all Societies, the following minute was placed on the books on February 19th, 1869:—

Pursuant to an Act of Parliament calling upon all Co-operative Societies to furnish a list of all members, showing the amount of interest and dividend paid to each member yearly, to the Assessor of Taxes for the Inland Revenue, and that the preparation of such named list will entail considerable labour and time, that our Manager be deputed to wait upon the Assessor and ascertain the longest time he can allow, and also whether it will be necessitous to furnish a complete list or the names of such members only which he may require.

In consequence of many complaints being received as to the charges made for the goods sold, the matter was threshed out at the Committee Meeting held on June 4th, 1869:—

In consequence of reports having been extensively circulated amongst not only the members of the Society, but also among the general public, to the effect that great anomalies exist between the qualities and prices of goods as compared with the qualities and prices of similar kinds of goods sold by private firms of this town, and that

such reports are calculated to impede the progress of the Society, your Committee would respectfully recommend to your notice the desirability of your appointing at the next General Monthly Meeting three persons, who shall, with an equal number of the General Committee, form themselves into a Committee of Inspection, whose duty shall be to test the qualities and compare the prices of goods sold by this Society and other private firms in this town dealing in similar kinds of goods, and that such Committee report the result of such investigation at the next General Monthly Meeting.

This seemed to invite attack, and at the General Monthly Meeting held on June 7th, 1869, Messrs. William Sheppard, Thomas Fox, and Henry Hunt were appointed as the persons required in the Committee's recommendation to co-operate with a similar number of the General Committee by forming themselves into a Committee of Inspection for the purpose of carrying out the suggestions contained in the recommendation. It was resolved that the Educational Committee be requested to continue in their office for their term out; also that Messrs. Walker, Dillon, and Rowe be the three persons appointed from this Committee to operate with the three persons appointed at last Monthly Meeting to act as a Sub-Committee of Inspection, in accordance with the spirit of the Committee's recommendation adopted at that meeting. The result was an agreeable surprise when their report came to be presented, the charges against the Society having been proved to be baseless. On August 2nd, 1869, it was resolved at the meeting of members then held "That the best thanks of this meeting be given to the Committee of Inquiry for the very satisfactory way in which they have performed their duties."

Mr. William Crankshaw tendered his resignation as Manager on July 7th, 1869. This was accepted, and at the meeting held on July 23rd it was resolved:—

That this Committee record their regret on the occasion of Mr. William Crankshaw, Manager to this Society, leaving their employ, feeling that they would be remiss in the performance of their duty if they did not avail themselves of this opportunity of testifying to his general character, having had at various times the advantage of noting his business transactions, which have been of a very satisfactory kind, and in which he has exercised an unimpeachable integrity, fully believing that he has in all had at heart the interest and well-being of the Society.

The adoption of this resolution made it necessary that a new Manager should be appointed, and, after the various candidates for the office had been interviewed, at the special Committee Meeting held on July 20th, 1869, it was resolved " That Mr. Samuel Shaw, now Manager of the New Mills Co-operative Society, be elected as Manager to this Society, subject to his security for the required sum of £300 being satisfactory, and that he commence his duties on Thursday, the 29th inst., wages 35s. weekly." Mr. Henry Gerrey acted temporarily as Manager until Mr. Shaw took up his duties.

So early in the history of the Society the employés were invited to a party free of charge, " to come off on the 30th of November at half-past six in the evening ; also that they each be allowed the privilege of bringing their wives, or a lady friend each, as the case may be. That the members of the General Committee do attend the same ; also that the members of the Educational Committee be invited to the same at a cost of 1s. each."

Mr. Shaw, the Manager, tendered his resignation in December, 1869, owing to the fact that his method of conducting business matters was somewhat unsatisfactory.

Educational matters at this time received a good deal of attention from the Committee of Management, as an inspection of the minute book shows. Here is one resolution passed at this period :—

October 15th, 1869.—Resolved,—That we support the Educational Committee in their proposal for the giving of lectures on Co-operation, &c., and, that this purpose may be fully realised, that they have the use of the Large Hall free of charge, and that should there be any pecuniary loss attending the same that it be charged to the reserve fund on this condition: that on no account whatsoever must there be anything of a political character introduced into them.

That this Committee forego the charge made upon the Educational Committee for services rendered to them on condition that they take upon their own account the cleaning of the room, serving of the papers, &c., and that they hold themselves responsible for the safe locking up of the Reading-room, and also the locking up of the outside door on such evenings when the business of the Society shall have terminated on or before ten o'clock.

CHAPTER XI.

1870.

Celebrating Opening of Brownlow Fold Store—Commission Dealing Abolished—Daubhill Store Purchased—Alteration of Stocktaking—Earthenware Stocked—Holidays—Deaths of Messrs. Healey and Francis Smith—Helping the Educational Funds—Sewerage Works Dispute.

A FESTIVE meeting was held in the Hall at the Central Stores, Bridge Street, to celebrate the extension of the Society's business to Brownlow Fold. The practical application of the principles of Co-operation had already been attended with substantial results in different quarters of the town. Although the Society was barely ten years old its transactions were of considerable extent, and its possessions substantial and valuable.

Alderman R. Harwood presided, and said he had for some time taken an active interest in the principles of Co-operation, believing it was destined at no greatly distant date to make a very important and beneficial change in the people of this country. To-day we see how this prophecy is being fulfilled, not only in our own country, but throughout the world. Mr. Harwood also commended the investment of their spare capital in building houses of a superior kind for the members.

Mr. Sydney Jackson, who was then the Secretary, read a report of the Society's progress. According to his account it was started in 1859 with seventy-three members and £134 share capital. We reckon sixty-six members and £160 share capital. The value of the property then held in 1869, which consisted of Bridge Street (old part), Derby Street, and Brownlow Fold Stores, was estimated at £6,500. The report then gave a comparative statement showing the

amount of business transacted in the first year of the Society's existence and in 1869, and as the tables give this there is no need to repeat it. The total receipts amounted to £228,616; interest, £2,808; dividends, £14,685; and the sum paid for educational purposes was £393.

Not only had the members learned the art of being their own shopkeepers, but they had undertaken house-building; and the Society had invested nearly £9,000 in dwelling-houses for sale to members.

The system of receiving commission on drapery and clothing was discontinued because the Society had taken up the business for itself of supplying its own members with the goods they wanted from their own Stores, and it was on April 1st, 1870, that the practice of receiving commission on the sale of clogs and clothing from private traders who sold goods to members was decided to be dropped, and this was recorded in the following resolution:—

That this Committee hereby determine that on and after Monday, the 13th day of June, 1870, the present system of receiving commission on clogging and clothing be discontinued, and that notices be delivered to all those parties who have been in the habit of allowing the same, informing them of the within-named decision.

It was also decided that instructions should be given to the solicitors for the completion of the purchase of the Daubhill Store.

The system of keeping stock in vogue up to this time was so unsatisfactory, and allowed such a great latitude, that it was necessary for it to be altered. The resolution respecting this was recorded on April 22nd, 1870. It reads as follows:—

That this Committee, having every proof that great irregularities prevail in our Stores by reason of the stocks not being sufficiently kept, much to the inconvenience and dissatisfaction of our members, we hereby determine that in future the leading shopman in each Stores shall be held responsible; and, in order to prevent a recurrence of the afore-mentioned irregularities, that they shall supply to the Manager a written statement, properly dated, containing *all* the articles which they are or may be wanting, and that any departure from this order shall in every case be met with the punishment such neglect merits.

It was decided at the same time that the Society should commence to sell sundry smallwares in the Stores.

At the meeting held on April 28th, 1870, it was decided that the purchase of the Daubhill Store be completed, and that "the Secretary do affix the seal of the Society to an indenture of lease made betwixt Mr. William Brown of the first part and this society of the second part, being the deed carrying out the purchase by this Society from Mr. William Brown of one shop and premises situated at Daubhill."

Also in April, 1870, the Committee decided that they should commence the earthenware business, and that the Manager, in company with some properly qualified person, should make a journey to the Potteries, with a view of making a purchase of a suitable character and class, sufficient to distribute amongst the various Stores.

It was also decided that the Tailoring Department should be supplied with a small selection of boys' caps and hats, &c., so that the business of hats and caps might be started.

The Manager was given discretionary powers early in 1870 to purchase cottagers' pigs, but with the understanding that he must not on any account whatsoever exceed the market price of the day on which they may be purchased. Pig keeping was common in the borough then.

Alterations were ordered to be proceeded with in connection with Derby Street Stores, and the plan, as prepared by the Sub-Committee, showing the alterations proposed to be executed, and the outbuildings connected therewith, having for its object the economisation of room and the providing of three cottages, was approved of.

Although the holidays accorded to the employes are now on a generous scale compared to what previously held good, it was the practice as late as 1870 that only two days' holiday was allowed at midsummer. A week could be obtained providing suitable arrangements could be devised whereby the business was attended to, but all time taken above the two days was deducted from the wages even of the leading or head shopman and Manager. An application

for the payment of wages appears in the minutes of this period, and the statement is made that it is contrary to rule to pay wages to any of the servants when off work. Looked at from the standpoint of the conditions ruling to-day this seems rather a hard condition, but the status of the worker at this period was not anything like so high as it is now, and it was nothing out of the common run of things for employé's in many establishments to be looked upon more in the light of slaves than in that of rational human beings.

At the Committee Meeting held on August 15th, 1870, it was resolved that a vote of condolence should be forwarded to Mrs. Healey and family on the occasion of the death of Mr. Healey. This was adopted, and the copy of the letter recorded in the minutes is an interesting one:—

This Committee, whilst suffering deeply in the loss it has sustained by the sudden and unexpected death of one of its members, the late Mr. Samuel Healey, would hereby unanimously contribute their testimony to the departed's worth by recording that in his death the Co-operative movement in this our town is deprived of one of its staunchest supporters and advocates. During the time he was connected with this Board he was ever ready to assist in any object which tended to develop the great principles of our cause, being aided by a mind fertile with practical suggestions and the wisest of counsels, firm and decided without being dictatory, ever open to conviction, guided by a conscience which made integrity its study, industrious, and self-denying to that degree as to endanger his health, sacrificing his own to the interests of the many, leaving duty for a few hours only to go home and die, leaving a name behind that shall not soon be forgotten, a life fraught with good deeds; noble (though not the hero of a hundred battlefields), yet nobly having done his part in that noble warfare which has for its object the moral, social, and intellectual emancipation of his fellow-men. Truly it may be said of him, "He lived and died a man." His life, then, ought to remind us

We can make our lives sublime,
And departing leave behind us
Footprints on the sands of time—

Footprints that perhaps another,
Sailing o'er life's solemn main;
A forlorn and shipwrecked brother,
Seeing, may take heart again.

Let us, then, be up and doing
With a heart for any fate,
Still achieving, still pursuing,
Learn to labour and to wait.

We, the Committee of the Great and Little Bolton Equitable Industrial Co-operative Society Limited, would hereby tender to you our heartfelt sympathy in this your trying and sorrowful bereavement.

In presenting this vote of condolence we are actuated by no other motive than that of rendering honour to whom honour is due, and at the same time feeling our utter inability to perform that office to his memory with satisfaction.

For the time he was connected with our Board we can abundantly testify to the ability and judgment which your late and beloved husband brought to bear in its discussions, having regard at all times for the opinions of others; he abstained from anything which savoured of dictation; free from bias, ever ready to obey the voice of duty in whatever capacity it called upon him to serve, which he performed with an exactness not to be excelled even to the last, quitting his post only for a few hours before he "shuffled off this mortal coil," leaving a name in the hearts of his co-workers second to none in the list of those who have laboured long and incessantly, contributing their all in order to accomplish that noblest of consummations, and the most devoutly to be wished, viz., the social, moral, and intellectual emancipation of his fellow-men.

We lament with you in common at his departure, but let us be encouraged by the knowledge that our loss is his eternal gain; that he has realised that blest country whence the wicked cease from troubling and the weary are at rest, bequeathing unto you and us an inheritance and a legacy more to be desired than worldly riches — a name that shall live in years to come, and be held in reverence and honour by the posterity of generations yet unborn.

That we may profit by his example, and so earn for ourselves a like testimony, is the prayer of those who now present to you this vote of condolence.

Death appears to have played havoc with the Committee during 1870, for on September 1st another vote of condolence is recorded as follows:—

Again we are reminded of the uncertainty of life by having to record the death of another member of this Board, Mr. Francis Smith, and in recognition of his services rendered whilst so connected we would hereby give our testimony to departed worth by stating that he was noted for untiring zeal, energy, and perseverance. His was a life full of promise, requiring only maturing years to develop those abilities with which he was endowed. His name will ever be remembered among us with an expression of good-will, as being identified with those who have laboured hard for the elevation of his fellow-man.

With the writing out of the two votes of condolence recorded herein we must add the name of Mr. Charles Ditchfield as their author.

The Literary Committee being short of funds at this period the following resolution was passed to help them out of their difficulties :—" That the balance of profit left at the end of last quarter be given to the Literary Committee to enable them to open the Brownlow Fold News-room."

Some little trouble was experienced by the Society in connection with the sewerage works carried out by the Corporation in Bow Street towards the end of 1870, and there was a resolution passed that the solicitor of the Society be instructed to see into the right of the Corporation to trespass on our land in respect to the carrying of a sewer through without notice or permission. Eventually matters were arranged between the contending parties, and a resolution adopted as follows:—

That the report of the Sub-Committee to the Borough Engineer respecting the Sewerage Works in Bow Street be accepted, and that the Corporation works be carried below the level of our intended cellar, they to make a good foundation such as may be required for our new building, and to the satisfaction of our architect, for a short distance on each side of the arch of the sewer.



CHAPTER XII.

1871-1872.

Voting Record—Delegates' Meeting—Abolition of Treasurership—Resignation of third Manager—Appointment of Mr. Gerrey—Purchase of Land in Bow Street—"Co-operative News" Sold—Coal Trade Started—Almanacs Issued—Newport Street Stores given up—Burns Street Purchased—Bow Street Extension Considered—Transferable Shares Considered—Branch Extensions—Flour Shop Ticket Checks Abandoned.

IT is interesting to find a record of the votes cast in connection with the election of the Committee of Management for the year 1871. From it we glean that the President was elected by twenty-eight votes, and four Committee-men by forty-eight, thirty-nine, thirty-six, and thirty-seven votes respectively. Truly, the number of people who voted in those days was small compared with what is usual to-day. It shows that the interest of many at this time was not an active one, but merely that of onlookers who did not quite realise their responsibilities and powers.

It was also decided at the first meeting held in 1871 that the Co-operative Societies of North and East Lancashire be invited to send delegates to a meeting agreed to be held here in our Hall in February of that year. This was in accordance with a resolution passed at a delegate meeting held at Ramsbottom the previous year. The delegates who came were to be provided with a tea free of charge, the cost of the same to be paid from the profits of the Annual Tea Party.

A circular of invitation was drawn up and approved of by the Committee, and fifty copies ordered to be printed.

Prior to 1871 the Treasurer of the Society was an elective official, who was elected annually by the members, but on February 10th, 1871, by resolution of the Committee, Mr. Charles Ditchfield was instructed to do the duty of Treasurer during the illness of Mr. J. Walker, who had been elected by the members to serve twelve months on January 2nd of the same year. Mr. Ditchfield was appointed permanent Cashier on March 10th, 1871, the treasurership being allowed to lapse.

Mr. William Blackburn, the Manager of the Society, tendered his resignation on March 3rd, 1871, and it was accepted by the Committee, who at once decided to advertise in the local and Manchester papers for a fresh one. The large number of applications for the position were dealt with at a special meeting, and eventually Mr. Henry Gerrey was appointed as the Manager of the Society on March 16th, 1871. Prior to this time he had on many occasions acted as buyer during the frequent changes of Manager.

On April 3rd, 1871, Mr. Clegg was elected Secretary of this Society.

To facilitate the handling of checks at this time, the following resolution was passed on April 21st, 1871:—
“That tin checks be given out in the Tailor’s Department, instead of the paper checks having to be taken into the Drapery Department to be changed.”

Further land in Bow Street coming into the market for sale, at the Committee Meeting held on June 12th, 1871, the question of the purchase of this land in Bow Street (now used for the new offices and Educational Department) came up for discussion, and it was decided that the opinion of the Monthly Meeting be asked the same night as to the desirability of acquiring the same. After discussion power was given to the Committee to purchase the plot of land, which was to be put up for auction, providing it could be obtained for a certain sum. This sum was a reasonable one, and the plot of land was duly purchased. This was formerly the site of the old Little Bolton Gas Works, but at the time of the sale it was used by Mr. Coffey, joiner, who did a good

deal of the work required by the many alterations necessary to facilitate the business and provide for the increasing departments of our Society.

The question of the purchase of copies of the *Co-operative News* was first considered by the Committee of Management on July 10th, 1871, and eventually resulted in a motion that the subject be referred to the Literary Committee. After consideration by the Literary Committee, they decided to commence the sale of the *Co-operative News* at half-price, and the Committee of Management were approached in connection with the same. It was recognised that it was desirable that such a paper should come into the hands of the members, and so post them up as to what was happening in the Co-operative world, and a motion resulted as follows :—" That we allow the Literary Committee to sell the *Co-operative News* in our shops, through the medium of our servants." (August 28th, 1871.)

The question of the supply of coals to members of the Society came up for discussion on August 11th, 1871, and a decision arrived at " That the Manager ascertain on what terms it would be possible to commence doing business in the coal trade."

There is a resolution on the minutes of October 27th, 1871, in connection with the question of issuing almanacs for the members of the Society. It reads, " That the Secretary make arrangements for providing a sheet almanac for 1872, for gratuitous distribution."

The Newport Street shop was a source of trouble to the Committee because of disagreements with the owner of the land, and also because of many disadvantages connected therewith. Eventually a Sub-Committee was appointed to look out for premises suitable to supplant Newport Street Stores on November 24th, 1871. That they did their duty well is evident from the recommendation made to purchase premises in Burns Street, which was accepted, and they were empowered on January 12th, 1872, to purchase the same provided they could do so on satisfactory terms. That negotiations came to a successful issue is evident from the minute recorded on January 15th, 1872. " That

this Committee approve of and confirm the proceedings of the Sub-Committee in having purchased the two houses, workshop, cottage, &c., in Burns Street for the sum of £535." Before the end of the month the Newport Street shop was given up, so far as intimation to the owner was concerned that the lease of these premises would not be renewed. It was, however, afterwards agreed to rent the shop for a year to enable alterations to be made to the Burns Street premises for Store purposes.

During the same month the question of enlarging Bridge Street Stores was taken up, and plans for same ordered to be obtained. A Special General Meeting of the members was called to consider the desirability of extending the Central premises in Bow Street.

An important point relating to the future of the young Society was raised for discussion on May 10th, 1872, and a resolution entered on the minutes respecting it :—

That a Special General Meeting of members of this Society be held in the Co-operative Hall, Bridge Street, on Monday, the 20th inst., at eight o'clock in the evening, for the purpose of deciding by resolution about making a portion of the shares in the Society transferable and not withdrawable, and whether it shall be compulsory for every member to take up one or more transferable shares, and also what interest shall be paid upon such shares and withdrawable shares respectively.

This matter was very properly dealt with at the members' meeting by a motion proposed and carried : " That we do not adopt the principle of transferable shares in this Society." If the system of transferable shares had been adopted at this meeting it is questionable whether the position of the members and the Society generally would have been as good a one as it is to-day. Certainly the main principles of the Pioneers would have been undermined, and the freedom on which we pride ourselves now would have been lost to a very large extent.

Another Branch Store was opened on October 4th, 1872, in Venture Street, making five Branches in operation at this time. Preparations were also made for the opening out of another Store early in the next year.

The main features of 1872 were : An all-round business increase ; rules revised ; concession to employes by the decision to close the shops at half-past nine o'clock on Friday evenings, instead of ten o'clock, which was the hour of closing up to that period ; and the adoption of the Wednesday half-holiday.

The business of the Tailoring Department having grown to such a large extent as to warrant other premises being used, the shop No. 60, Bridge Street, was opened for this business, where the department remained until February, 1875, being then removed into half of the premises now forming the Butchers' shop. Being too congested here, on the Bow Street extension being completed provision was made therein for Tailors' shop and workrooms at the back. At this period they practically followed the development of the Drapery Department, occupying in turn each shop as it was vacated by them, moving into the Bridge Street corner and then from there to the Bark Street premises at present occupied by them.

With regard to Flour Shop ticket checks, it was decided " That, in consequence of the unsatisfactory and inconvenient system of the ticket checks now in use in the Flour Shop, we discontinue same and use the tin checks as before."



CHAPTER XIII.

1873-1875.

Absorbing the Bradshaw and Harwood Society—Sweets sold—Bolton Congress—Bonus instituted—Resolution on the Life and Work of William Pare—Drapery supplied to the Eagley Society—Recommendation of Finance Committee—Grant to Founder—Departmental and Leakage Accounts started—Rise and Growth of Small Savings Bank—Tenders called for Bow Street Extension.

THE year 1873 started well with the absorption of the Bradshaw and Harwood Co-operative Society. This Society started in the year 1868, and had one shop, which they took when this property was erected by Mr. Hardcastle. Two of the most prominent men connected with this Society were Mr. Richard Wild and Mr. James Wild, who were in at the start. It had rather a chequered career, but want of support and many small jealousies among the members brought it into difficulties. The Committee decided that the Bolton Co-operative Society should be asked to take over the business and the members would join also. The request was favourably received by the Committee of Management, who decided "That a deputation from this Committee attend the meeting of the Bradshaw and Harwood Industrial Co-operative Society Limited, to be held on Wednesday evening, January 29th, 1873."

At this meeting the question was fully discussed between the deputation and the Bradshaw members, and they reported favourably to the Committee, with the result that the following decision was entered on the minute book of this Society :—

That we open a Branch Store in the premises occupied by the above Society, subject to a satisfactory arrangement being concluded with the owner of the premises as to rental, &c. Also that

we purchase their present stock at a valuation to be determined by representatives duly accredited from both Societies. (January 31st, 1873.)

As the result of negotiations the following resolution was adopted: "That we take the shop at Bradshaw for a Branch Store on the terms offered in Mr. Thomas Hardeastle's letter of February 1st, 1873, viz., £25 for the first year, and if the undertaking is successful the rent to be £30 per year." The whole of the groceries and sundries were taken over at the valuation agreed upon, and the shop and staff transferred to the Bolton Society. The linen, millinery, &c., were not taken over, but were sold privately amongst the members themselves at a very satisfactory price. The shares of the Bradshaw Society were £1 each, £5 constituting full membership, and 20s. in the £ was repaid to the members connected therewith.

Sweets were ordered to be supplied to Bridge Street Grocery and all the Branch Shops, and that they be exposed for sale.

No. 6 Branch, Hibbert Street, was opened in February, 1873, and has been a success.

BOLTON CONGRESS.

On Tuesday evening, April 3rd, 1873, a large meeting was held in the Temperance Hall, under the presidency of His Worship the Mayor (W. W. Cannon, Esq.), who was supported by a large number of the principal promoters of Co-operation who attended the Congress.

The Mayor commenced the proceedings by saying that it afforded him much pleasure to comply with the wish of the Co-operative Committee to take the chair on that occasion. He presumed that he had been asked to take the chair on account of his position as Mayor of that borough; but, whether that was so or not, he had made up his mind when he was asked by his fellow-townsmen always to try and meet their wishes, whether it was taking a chair at public meetings, or whether it was performing some more humble duty. He must confess his ignorance upon the subject of Co-operation, for it was one to which he had not

paid much attention, but he had come there that night to obtain some information upon the subject rather than offer any advice of his own. He did, however, intend to read all the Press would give him at the close of the proceedings of the Congress. He was glad to say that he had received from the Secretary reports of the Bolton Society, and it was with pleasure that he saw that the Society was going on well. He was of an opinion that there was good in Co-operation.

Mr. George J. Holyoake commenced by referring to the extended interest the present Co-operative Congress was exciting on the part of the Press, not only of this but other countries. From the first hour of the Congress until a few minutes ago he had been writing to different parts of the world an account of what had been done, so that what few ideas he had, some of them were in Manchester, some in Newcastle-on-Tyne, some in London, and some on their way to New York and Massachusetts, so that he had but a small collection of ideas on hand. It was not, however, possible for him to be publicly called upon to speak upon a subject like this without having an argument or something to say upon Co-operation. The interest which was being taken in Co-operation had been occasioned by the service which people were now beginning to see that it had been able to render to the lowest class in this country. There were gentlemen on that platform who could never have been interested in the welfare of the working classes in the way they had but for the rise of Co-operation, which enlisted their sympathies, and on which they had bestowed a large amount of attention from its earliest hours till now. He meant that it was an attempt on the part of the people to combine together to introduce purity, honesty, and economy into those arrangements which are necessary for subsistence and for the management of their more immediate affairs. Now, if they made combinations of men who undertook the supply of articles of purity for consumption—why, that was not only a wholesome thing in its result, but was a wholesome thing upon the imagination of the men who were set upon the business, and, if they strove, to attain an honest trade. They knew how very difficult a thing it was to attain to, and it was education of a sort to devise those means whereby

honesty should be possessed in trade, and whereby it should be to the interest of those belonging to the Stores to be honest. Purity in the article we consume meant a more wholesome and secure kind of life. Honesty in business meant also a nobler kind of life.

Mr. Ludlow said some twenty years ago he had tramped on foot through a large portion of Lancashire, getting hints at a Store here and there. They tried to get up a yearly conference, but no organisation existed beyond these individual Stores. Productive Co-operation at that time seemed to them doomed to die; still, they saw it making its way in the shape of industrial partnerships with daily increasing success. Within the last few weeks it had happened to him to hear of the industrial principle being applied in coal mines in different parts of the country. In a Co-operative Society they would avoid wasting anything, and would send good articles to the market which would be of real value to those who purchased. He sincerely trusted that the Co-operative operations of that part of the country would do something more than had yet been done to enable them to work out the principles of Co-operation in London. A variety of circumstances had prevented the successful carrying out of Co-operation there for many years.

The Quarterly Meeting of the members of the Great and Little Bolton Co-operative Society Limited was held in the Co-operative Hall, Bridge Street, on March 10th, 1873, when there were upwards of 300 members present.

The minutes include a resolution authorising the payment of a bonus to the servants of the Society in proportion to the wages paid to each, such bonus to be paid at the rate of $2\frac{1}{2}$ per cent on the net profits, but no bonus to be paid when the dividend is less than 1s. 6d. in the £. The meeting also passed the following resolution, viz. :—

That the members present at this meeting, being aware of the great ability and earnest labours of the late William Pare, Esq., in the cause of Co-operation, we hereby testify our sincere and highest respect for the memory of so good and great a man, whose noble and courageous self-sacrifice to Co-operation will ever remain a living monument to future Co-operators, and we deeply sympathise with his family in their bereavement, and beg to offer a few words of

condolence to them in the fact that he has done a noble work whilst among us, and has left the human family and the world in a better position than he found them.

It is worthy to note that Mr. Pare delivered the first address that was ever given in Bolton on the subject of "Co-operation;" this was in the month of March, 1830; and on his visit to the town on the occasion of the Congress last year (1872) he feelingly referred to the same, and expressed himself gratified at the success of the movement in Bolton.

The adoption of the principle of bonus payment to its employés is recorded in the following resolution:—"That bonus be paid to all the servants in the employ of this Society that are in the receipt of weekly wages (March 10th, 1873), such bonus to be fixed at the rate of $2\frac{1}{2}$ per cent on the net profits after there shall have been first secured to the members a dividend of not less than 1s. 6d. in the £ on their purchases, the bonus to be divided amongst the servants in proportion to the wages paid to each."

That we were also open to help local Societies is proved by the following resolution of September 26th, 1873:—"That, having been applied to by the Eagley Co-operative Society as to what terms we will supply them with drapery, clothing, and boots and shoes, we inform them that we will allow their members the same dividend as we pay to our own members."

In consequence of a fire occurring in the tailor's shop, Bridge Street, the following resolution was entered on the books:—"That the best thanks of this Board be given to Messrs. Boardman and Vickers for the valuable services they rendered on Saturday morning last (November 22nd) on the occasion of the fire in our tailor's shop." Also, as was only natural under the circumstances, "That our Manager prepare a statement of our claim against the Insurance Company for damage done by fire in our tailor's shop to our stock and fixtures."

The increase of business transactions was very rapid at this period, though the dividend paid on purchases was still very low.

On August 26th, 1873, the Finance Committee recommended "That more interest generally be taken in the Societies we hold shares in; that purchases from them, when they can be made with the same advantage as from other firms, be insisted upon, the different Sub-Committees keeping that point well in mind; and that, when purchases cannot be made from those Societies advantageously, complaints with particulars be made at once, and every effort made to rectify grievances."

Very little progress is recorded during 1874, because the dividend declared was so low, it having fallen to 1s. in the middle portion of the year.

One of the founders of the Society having fallen on evil days, a resolution of sympathy was accorded to him on July 6th, 1874, and the following grant was made:— "That, in reply to a request from Mr. James Eccles (who was one of the first seven members that formed themselves into a Committee to commence this Society), we hereby authorise the Committee to grant the above-mentioned James Eccles the sum of £5, the same to be taken from the reserve fund."

In view of new premises being provided for the Tailoring Department, a resolution was adopted, "That we give notice to the landlord that we intend to give up possession of the premises we now use as a tailor's shop, such notice to terminate on the 12th day of February, 1875."

It was about this time that Mr. Oswald Rothwell was appointed to manage the Flour and Provision Department at Bridge Street Stores, the date being December 7th, 1874.

The officers which are recorded as being up for election are President, four Committee, one Auditor, and Treasurer. The name of the Treasurer is given as Thomas Fox, sen., cabinet-maker.

The low dividend had a very depressing effect on the trade, and as the Committee recognised that something was wrong in the working somewhere, they decided to try and find out where the mischief lay. Accordingly, a plan of

separate accounts for each Store was immediately adopted, so that it could be seen what was the result of the trading operations of each Store separately ; and a leakage account was also instituted. As the result of the adoption of this wise course, the success of future working was assured, and the results since attained astonishing. There is no doubt that much is due to the improved system of working then adopted, for prior to that period it was rather a lax one, no check on each Store's operations being in existence, except in a very rough-and-ready fashion.

The year 1875 is chiefly remarkable from the introduction of the Small Savings Bank. The question was gone into early in the year, and the following resolution adopted on February 8th :—"That Messrs. Boardman, Grime, Entwistle, and our Secretary (W. Clegg) be hereby appointed a Sub-Committee to mature a scheme for a Penny Savings Bank in connection with this Society."

This Sub-Committee met on many occasions, and after the scheme was drawn up and decided upon a further resolution is recorded on June 7th, 1875 :—"That we call a Special General Meeting of members, to be held at 7-30 p.m. on Monday, July 5th, to consider and adopt the rules proposed for the management of the Small Savings Fund."

Following on the decision arrived at after discussion at the meeting of members, the Children's Small Savings Department was commenced in the September quarter of 1875.

Our Small Savings Department (it was then called Children's Savings Bank) was commenced in the year 1875. The amount invested during the first year was £185. 9s. 1d. ; interest added, 9s. 9½d. ; withdrawn, £4. 4s. 6d. ; leaving a balance at end of first year of £181. 14s. 4½d. This has continued to prosper until at the end of 1908 we had 23,500 investors, who had standing to their credit the sum of £39,101. 9s. 8d. The total amount deposited in this department during the period under review is £255,859 16s. 10½d., to which we have added interest, £12,248. 7s. 2d. Depositors have withdrawn £229,006. 14s. 4½d.

At a meeting of the Building Sub-Committee, which was held on Thursday, October 21st, 1875, at which Messrs. Tunstall, Johnson, Chadwick, Grime, and Taylor were present, Mr. Cunliffe (the Architect) submitted a sketch of the proposed plans for the intended new building in Bow Street. These were viewed and thoroughly discussed, and, after suggesting a few alterations, the Committee instructed Mr. Cunliffe to proceed with them, and also to get tenders of prices per foot or yard for laying in the foundation.

Another meeting was held a week afterwards, and tenders from three firms were read, which stated the terms on which they were willing to undertake the work proposed. It was ultimately resolved that Mr. Glover be offered the job of putting in the foundation for the proposed new building at the prices named in his tender. Instructions were also given to the Architect to draw up a contract to that effect for him to sign. It was further agreed to accept his offer of £12 for the old building, exclusive of gas fittings and grates.

On December 9th Mr. Cunliffe had an interview with the Committee, and submitted the plans and drawings of the intended additional new building in Bow Street. These were carefully gone through, and some improvements decided upon, such as having a fireproof flooring extending from the saferoom to the tailors' workshop (inclusive). Also to have an open passage through the ante-room over what was then the Committee-room by removing the back stairs, and so obtain free access from the top of the stairs in the present building to the stairs in the proposed new extension.

CHAPTER XIV.

1876-1878.

Bow Street Extension—New Engine Ordered—Report on Condition of Shops—Stamps for capital purposes ordered to be used—Large Hall opened—Slaughter-house taken—Coalyard tried—Removal of Educational Department—Lark Street Premises taken for Stables—Branch Extension—Bonds—Dealings with Wholesale started—Opening of New Reading and Conversation Rooms—General Survey of Work in 1878—Individual Inspectorships abolished—Venture Street Store removed—Vernon Street Shop taken—Furniture Department started—Death of Mr. Sheppard—Quarterly Reports.

THE main extensions in 1876 were the building of two new shops in Bow Street, with large Storerooms behind and above, at a cost of over £6,000.

On February 4th, 1876, the various tenders sent in for the erection of the Bow Street extension were read and considered, and it was unanimously resolved: "That the tender of Mr. J. Marsden for the erection in Bow Street of the addition to the Bridge Street Stores, as per the Architect's specifications and quantities, be accepted, the sum being £3,730."

At the next meeting it was reported that Mr. Marsden had signed the contract, and agreed to complete all the work by the end of October in the same year. The Clerk of the Works also attended, and reported that the foundations of the building were so far advanced that they were expected to be finished the same week as the meeting was held in.

A long discussion took place on what the smaller of the two new shops then being erected should be appropriated

to, the purpose of selling butcher's meat on these premises being eventually decided upon on March 17th, 1876.

The Engineering Department next came in for consideration, and on June 20th, 1876, it was decided to ask for tenders for an engine about 7in. bore cylinder, with boiler for same, with additional power to heat the building with steam, and also a hoist with shafting to work the same, and sundry other machines. On July 7th a decision was arrived at that the engine should have a cylinder of 8in. bore and 14in. stroke, and that this, together with other necessities, should be ordered. At the next meeting a recommendation was put forth to remove the oven in the old Bakehouse, and that its place should be appropriated for the new steam boiler required for the Society's purposes, and also that a new intermediate floor should be put therein.

Even so late as this time the Large Hall was granted to the Literary Committee free of charge.

On August 10th, 1876, a report of the condition of the shops was considered: (1) Derby Street, (2) Daubhill, (3) Brownlow Fold, (5) Halliwell Road and Hibbert Street; and the recommendations of the Committee of Inspection were ordered to be carried out. The report showed that, generally speaking, the shops were in a fair state of repair.

On October 16th, 1876, arrangements were made to affix a 1d. Inland Revenue stamp to all withdrawals of capital from the Society of over £2, in consequence of a request from the Inland Revenue officials. The result of this is that, although Co-operators are often charged with the non-payment of income tax, they yet directly pay into the coffers of the State no mean sum yearly as the result of their operations of depositing and withdrawing capital for their needs.

Several interesting resolutions were adopted this year, one of them being in connection with the caretaking of the Reading-room in the Bow Street premises and the cleaning of the rooms. This was passed on May 21st, 1877. It reads: "That we join the Literary Committee in engaging a man

to attend to the cleaning of these premises, and to attend to the Reading-room, this Committee bearing two-thirds of his wages, and the Literary Committee one-third, and that he be paid bonus on the whole of his wages." Also resolved : " That we offer the Eagley Society our dividend on their trade in the Tailoring Department," and " That the Large Hall be thrown open for letting after June 9th, 1877."

The Butchering Department's needs at this time were met by the following resolution : " That the Manager be authorised to take the slaughter-house in question."

In order to make provision for the sale of coal in small quantities a decision was made " That the Secretary be empowered to make arrangements to give the coalyard accommodation offered to us a trial."

The Literary Committee having a greater sum at their disposal, the following resolution was adopted : " That the minute dated October 8th, 1877, of the Finance Sub-Committee, fixing December 12th next as the date from which the Literary Committee is to be charged with rent for the Reading-room, be confirmed." On the date appointed a further decision was come to in respect to this matter, because the fixtures and fittings in the Small Hall were hardly suitable for removal to the premises now used by the Educational Department, and which they are to vacate this year. October 8th, 1877 : " That, in consideration of the fixtures obtained from the Literary Committee, that Committee do not commence rent for the Reading-room until October 12th, 1877." It was only when these rooms were occupied that the department came to be called the " Educational Department," and recognised as such, as prior to that date it was dubbed the " Literary Committee."

In May, 1877, it was proposed that the Lark Street premises should be altered and utilised as stables for the Society's horses, which were then beginning to increase in number, and on the 10th of the month Mr. Cunliffe, the Architect, was instructed to draw out plans for the buildings proposed to be erected in connection therewith.

These were submitted to the Corporation, but before being passed the Streets Department wished to make a little street improvement, and for that purpose required one yard of land which belonged to the Society. For this they offered £5, which was accepted subject to the proviso that the Corporation make the street good again at their own expense. The Building Sub-Committee further decided to recommend "the adoption of the ground plan submitted by the Architect for the proposed house and stables in Lark Street, which had been approved by the Streets Committee."

In December, 1877, a further development was mooted by the proposal to build a Branch Store in the Haulgh. This is embodied in the following resolution :—

After having ascertained that the site of the old Toll Bar and other land adjoining situated on Bury Road, Tonge Fold, is to let, we recommend to the General Committee to take a sufficient quantity for the purpose of a Store from the Earl of Bradford at 3½d. per yard, on condition that a clause be inserted in the deed undertaking to compensate us from damage through the minerals being got from under the building.

That the minutes dated November 16th, 1877, of the Finance Sub-Committee, recommending that the whole of our servants from whom guarantees or bonds are required be guaranteed through the Co-operative Insurance Society, be confirmed.

It was not until November 20th that biscuits and potatoes were purchased from the Wholesale. Resolved : "That we make a trial purchase of a quantity of the Wholesale Society's biscuits, and that a sample lot of potatoes be purchased." Also, "That we give a month's notice of our intention to vacate the stables in Back Church Street."

OPENING OF NEW READING AND CONVERSATION ROOMS.

A visitor at Bolton on Saturday, June 9th, 1877, straying into the neighbourhood of Bridge Street, would have been struck with the number of well-dressed people to be seen about the Co-operative Store—one of the finest buildings in the street—and would have concluded that

some event of an unusual character was taking place. The occasion was the opening of new Reading and Conversation Rooms in connection with the Bolton Society.

In the large Hall an excellent tea was served. This is the Hall in which the Congress of 1872 was held, but previous to this occasion it had been completely renovated, and presented a very lively appearance. After tea a tour of inspection of the Society's premises was made, and also of the new, handsome, and commodious rooms just then added.

The following is a description of the premises:— The addition comprised in the basement a large bakehouse in the back, fitted with four ovens, lighted from the river side, and at the front a store cellar, both fireproof, the floor over being formed with iron beams and concrete arches. On the ground floor are a tailor's and butcher's shop to the front, store warehouses behind, and covered loading shed, in connection with which are steam and hydraulic hoists. The first floor is occupied entirely for warehouse purposes, except a portion at the back, which is used as a tailor's workroom; whilst on the top storey is what is in some respects the most interesting of the operations of the Society. Hitherto the Literary Department had to be content with a small room fronting Bridge Street, and the only accommodation for the Board of Directors and the Manager was a room at the back with a portion partitioned off for an Office. Now the partition is removed and the whole room made into a convenient, well-lighted Office; and a new Boardroom, 28 feet by 28 feet, is provided on the upper storey of the addition. The old Reading-room was also given up for trade purposes, and a handsome new Reading-room, 38 feet by 33 feet, was formed on the upper storey also, fronting Bow Street, and a Conversation-room, 23 feet by 19 feet, at the back. Additional ante-rooms were also formed for use in connection with the large Hall in the old building. The only entrance to this storey was formerly from Bridge Street; afterwards a second entrance, with a broad, easy staircase, was provided from Bow Street, and a spacious corridor at the side of the Hall connects the two staircases, and gives much greater facility for ingress

or egress. At each end of this corridor extra lavatory and closet accommodation has been provided. The Reading-room measured 17 feet high and had a plastered ceiling, formed into panels, with pitch pine beams and moulds, and a pitch pine moulded cornice. All the rooms on this level, and the corridors and staircase leading thereto, were wainscoted with pitch pine varnished boarding. The Reading and Conversation Rooms were amply furnished with reading stands, tables, chairs, lending and reference library, bookcases, writing desks, chess tables, &c., all in wainscot oak from Messrs. Waddington (of Bolton). The whole of the additions were designed by and carried out under the superintendence of Mr. George Cunliffe (Architect), the contractor for the building portion of the works being Mr. J. Marsden (of Bridge Street).

From 700 to 800 persons sat down to tea. At the meeting afterwards held the chair was occupied by Mr. Samuel Taylor (President of the Society).

The Chairman, in opening the proceedings, congratulated the members upon the extension that had been made to their premises, and expressed the opinion that their educational facilities would now compare favourably with those of any Store in Lancashire. He thought they all ought to be proud of the means thus placed at their disposal, and avail themselves of them to their utmost extent. He hoped the Committee might again find it necessary to increase the accommodation for educational purposes.

Mr. Mitchell (Chairman of the Wholesale Society) next addressed the meeting. After alluding to the great success accomplished by the Bolton Society, he spoke of the great social changes which were sought to be effected by these Co-operative Societies throughout the kingdom. They all knew that if any man or body of men undertook to improve the social condition of their fellows they were certain to interfere with the vested interest of some persons. No matter how vile or corrupt any undertaking might be, there were always those ready to make a profit out of those undertakings, and then declare that they had a vested

interest in the existence of their trade. They, as members of Co-operative Societies, had started that business of Co-operation, doing their own trade for themselves, and they were then told that they were interfering with the vested interests of other people. But in English society, and by the English law, every man had a right to do as he pleased, so long as he pleased to do right, and, therefore, no man or body of men had a right, under any circumstances, to find fault with them because they chose to do their own business themselves instead of allowing other people to do it for them. If they were to stop in their work because they interfered with vested interests they would make no progress in social reform at all. But that was not their object ; their motto was onward to a brighter day, a day of wealth and prosperity to the great body of the people. Mr. Mitchell concluded his address by an earnest appeal to the members to be faithful to the Co-operative principle as embodied in the Store and in the great Wholesale Society of which they were members.

Mr. John Hilton (Middleton) also addressed the members.

Mr. George Cunliffe (Architect to the Society) said it was a good many years since he first had to do with the erection of the buildings on that site, and it was gratifying to him to think that from the time they began to build his connection with the Society was unbroken. But if it was a gratification to him to build the block of buildings, it was a greater pleasure to be engaged upon the work the completion of which they were celebrating that evening. It was all very well to build shops, and very pleasant to carry on their own trade in them, but there was something else wanted beside that in connection with such a Society. Now, he thought they were only doing their duty, and the work they had been engaged in was incomplete if they left undone the work of providing better accommodation for their Literary and Educational Department, and he thought the investment they had made in the rooms wherein their educational work would be carried on was quite as good as their investments in either the Co-operative Wholesale Society or the Rochdale Corn Mill. The greatest source

of comfort a working man could have was to devote some of his leisure time and money to the study of literature and the cultivation of his mind. He believed there was nothing which would pay better in the long run. They all had troubles in the world, both at home and at work, but if they could turn away their minds to the study of some subject which took their thoughts entirely away, they lost themselves in the interest of something else. A necessity lay upon us all to do something more than buy and sell and get gain. It was all very well to do that, but if a man stopped there he left undone the very highest work that ought to occupy his time. They had done very good work in providing those educational facilities, and he wished the ladies had some similar advantages, for he often thought that the females were not fairly dealt with in this country. But he felt certain, however, that the female members of that Society would rejoice that the male members had such increased opportunities for carrying on their mental culture, which made them better husbands, better fathers, and better brothers. The education of the mind always paid well, because it tended to the improvement of the individual.

In 1878 the businesses carried on were grocery, drapery, butchering, tailoring, and boots and shoes. There were eleven Branches, and a twelfth was opened on April 4th. These were in addition to the large Central Stores, which were the backbone of the movement locally. The sales then averaged £6. 6s. 2d. per member, and the share capital worked out at £13. 7s. 7d. each. In the matter of sales there was room for considerable improvement, as these only averaged 9s. 9d. per week per member, and scarcely represented the amount usually spent in a working man's family in the articles then supplied by the Society.

It was even then admitted that the Society was well managed, every facility for trade being given; the profits were good; and that the educational advantages offered were excellent. The blame for this comparatively low average of trade cannot, therefore, have rested with the Committee, but must be attributed to the want of a proper appreciation of Co-operative principles on the part of the

members ; also to the thousand and one reasons that a housewife will give for going to the nearest shop instead of to the Store. These influences operate in most Societies, but the Committee were not without hope, from the efforts put forth by the Educational Committee of this Society to spread a knowledge of Co-operation, that the members will eventually come to see that it is to their own real advantage to make all their purchases at their own Store.

Even then the Society had money invested in most of the Co-operative productive concerns, and held a mortgage of £10,000 on the Bugle Horn Colliery ; fixed stock was depreciated at the rate of 10 per cent, and buildings at 2½ per cent ; and the same rate was allocated as bonus to servants, and for educational work. The cash account shows subscriptions of £5. 5s. each to the Merthyr Tydvil Distress Fund, and the agenda paper for the quarterly meeting contained a notice of motion to increase the annual subscription to the Bolton Infirmary to £10. 10s.

On January 7th, 1878, a resolution was arrived at as follows : " That in future individual inspectorships be abolished, and the inspections of the various departments be made by the Sub-committee for each department." Also on January 11th, 1878 :—

That our Clerk of Works be instructed to examine Venture Street Store and prepare an estimate of the probable cost of reinstating the shop to its original condition, also the cost of making the present shop and house next door into a Store. Also to examine the two cottages in Venture Street, and prepare an estimate of the cost of making them into a Store, using up all old fittings.

Respecting this matter, a further decision was come to on January 21st, 1878 :—

That the vacant shop in Vernon Street be inspected, and decide upon the alterations to be made, and to what purpose the shop shall be applied, and that the Manager provide scales, weights, &c., required at the Vernon Street shop, which it is intended to open in a few weeks for the sale of flour and provisions.

That the Educational Committee be charged for coals supplied to the Branch Newsrooms at the rate of 1s. per week for each room.

In September, 1879, the Furniture Department started in connection with the Drapery Department in Bridge Street.



HIBBERT ST. STORE
As originally built



DARCY LEVER STORE
As originally built.



THWAITES STREET STORE.

The following are the chief resolutions of this period :—

April 22nd, 1878 — That our carters be supplied with jackets and hats, and the horses with decorations, same as last year, for May Day.

May 6th, 1878 — That a report be obtained as to the probability of a Store established at Darcy Lever being successful.

May 13th, 1878 — That we agree to tender for £3,000 of the proposed 5 per cent London and North-Western Railway Company Preference Stock, to be issued at the rate of £100 stock for £120 of money.

That we also agree to advance £3,000 to the Bolton Union Spinning Company Limited, on security of the debenture bonds of that company, for a term of three years, the said bonds to be a first charge upon the unpaid share capital and all the assets of the company, and to contain an undertaking that if, before the expiration of such term, the company desire to mortgage or grant a bill of sale over any portion of their property, they previously repay us the whole of the £3,000, and any interest which may be due on the same.

The report obtained being of a satisfactory nature, a proposal was adopted to open a Store at Darcy Lever as soon as practicable. A deputation was appointed to visit Darcy Lever and make inquiries for suitable premises or land for a Branch Store.

A further resolution was :—

That we forward a petition to the House of Commons, through the Right Hon. W. E. Forster, against those provisions of the Contagious Diseases (Animals) Bill which enforce the slaughter of all animals at the port of debarkation, and that the seal of the Society be affixed thereto.

On August 19th the Committee were recommended to appropriate the property in Burns Street for shop purposes by the time the tenancy in Newport Street expired.

The minutes of the Building Sub-Committee, confirmed on October 1st, 1878, contained a recommendation that the whole of the Darcy Lever property be used for Store premises and a Reading-room: also that an additional pair of stairs be erected in the lobby to get to the front room over the shop, which it was proposed to appropriate for a Reading-room. Further recommendations were to remove the

parlour window and put in a pair of doors, the parlour to be used as an unloading place, the hoist to be erected in the room over, and the then present shop and kitchen be appropriated for the shop, the kitchen to be used as the Flour Department, which was to be connected with the shop by an opening in the form of an arch about 6ft. or 7ft. wide ; and an opening made from the unloading place or parlour to what was then the bakehouse there.

“ That the scale of prices adopted and agreed upon by the master cloggers of Little Bolton for re-clogging be adopted by us on and after Wednesday, October 16th, 1878, re-ironing to remain as it is at present.”

In connection with the death of Mr. W. Sheppard, who was then a member of the Committee of Management, arrangements were made for the whole of the Committee, the Manager, the Secretary, and the Auditors to attend his funeral on Saturday, November 2nd, 1878. It was also resolved that the Secretary should write a letter of condolence to Mrs. Sheppard, and that the same be entered in the minute book :—

The Committee, on behalf of this Society, respectfully desires to express its sincere sympathy with you and your family in your present bereavement. The members of the Committee also wish to add an expression of their sorrow at the loss they have individually sustained by the death of one they so thoroughly and deservedly respected. The Society mourns the loss of one who, for over ten years, has assisted in its management with the greatest success, and the members of the Committee mourn the loss of one who, in addition, during the time they have been associated with him, endeared himself to each of them as a highly-esteemed personal friend.

At the next meeting a resolution was passed : “ That the vacancy on the Committee caused by the death of Mr. Sheppard be not filled until the election at the annual meeting, and that the amount which would have been due to Mr. Sheppard had he served out his term of office be paid to his widow.”

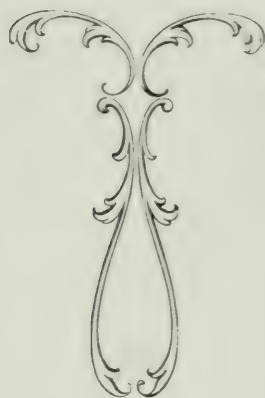
In response to an application from the Eagley Society respecting the terms on which this Society was willing to supply their members with needed articles, the following

report was obtained: "In connection with the Eagley Society's application for commission on drapery, &c., they had from Dunn 12 per cent on shoes, and $7\frac{1}{2}$ to 10 per cent on Drapery and Clothing. They did a business of £100 in the quarter prior to their application, and £180 in the quarter before that."

The 69th quarterly report of our Society, dated March 13th, 1877, showed the number of members to be 5,417. The businesses carried on were grocery, drapery, butchering, tailoring, boots and shoes, and the average trade per member was £6. 6s. 10d., or short of 10s. per week. In the matter of loyalty to their own Store, the members of the Bolton Society fell considerably below the members of many Stores of similar magnitude carrying on the same businesses. In Rochdale and Oldham the average trade was £11 and £12 per quarter per member. It was but fair to say, however, that the butchering business had only commenced during the current quarter. Still there was room for improvement, and it was well to remind members that to the extent of which they took their trade away from the Store they were weakening the hands of the Committee and disregarding their own interests. The share capital amounted to £76,949, or an average of £14. 4s. for each member. The reserve fund was more than 6d. in the £ of share capital, and there was besides a dividend reserve fund of £430. The Society gave substantial support to Co-operative production, the investments almost without exception being in Co-operative concerns. These investments realised a clear profit of £665 after paying interest on the total share capital. This was very satisfactory, as were also the results of the trading department.

In July, 1877, there were the Central and eleven Branch Stores, and grocery, drapery, boots and shoes, tailoring, and butchering departments. The sales averaged £6. 17s. 2d. per member, and share capital £13. 9s. each. The reserve fund was $6\frac{1}{4}$ d. for every £1 of share money, and fixed stock reduced 10 per cent, and buildings $2\frac{1}{2}$ per cent. The Educational Department received $2\frac{1}{2}$ per cent of the net profits, and it will be remembered by readers that new and

commodious Reading and Conversation Rooms had been opened. The Society gave facilities for the members to become possessed of their own houses, and also encouraged thrift amongst the children by taking their small savings. Servants received $2\frac{1}{2}$ per cent of the net profits as a bonus, and the dividend was 2s. 6d. in the £. Out of the profits of this quarter the Society's shares in the United Co-operative Coal Mining Society were depreciated £400, or 40 per cent ; and those in Barlow and Jones Limited £100, or 10 per cent. We are sure we can pay no higher compliment to the members of this Society than to mention that at the same meeting at which this was done a resolution was passed to subscribe £100 to a new Infirmary proposed to be erected in the town.



CHAPTER XV.

1879-1880.

Removing to Burns Street Store—First Annual Tea Party and Entertainment—Report of Proceedings—February Resolutions—Management—Relief given at Bradshaw—Notice given for Newport Street Store—Sub-Committee Reports—Clogging—Shoemakers.

EARLY in the year a move was made towards vacating the Newport Street premises by preparations for another shop in Burns Street. In order to prepare for replacing this shop the tenants of the Burns Street premises which had been purchased by this Society were asked to leave at once, and they would be allowed to go without paying any rent which might be due from them. There was originally a small yard or court here which contained a cottage, but the yard and cottage were ordered to be dispensed with, and the suggestion of the Architect to utilise them for the enlarging of the Storeroom was agreed to.

Another important resolution passed at this time was the one relating to the Annual Tea Party and Entertainment. This reads: "That we hold the first of an intended series of Annual Tea Parties and Entertainments on Saturday, February 15th, 1879." A report of the proceedings at this party is as follows:—

The first Annual Tea Party and Entertainment of the members took place at the Hall, Bridge Street, when 600 persons sat down to tea. At the meeting afterwards the chair was occupied by James Barlow, Esq., J.P.

The Secretary (Mr. Hackney) gave the annual report, which stated that, notwithstanding the depression in the trade of the town during the previous year, the number of members was larger than in any time in its history. During the year 1878 a total sum of £175,461 was drawn over the counters. For interest on capital and dividend on purchases a sum of nearly £25,000 was paid to members; £573

was devoted to educational purposes ; the reserve fund was increased by £100 ; and £572 paid as bonuses to employes. Nearly £240,000 was invested in dwelling houses, which were sold to members, and the Juvenile Savings Bank had 1,500 depositors.

The Chairman said he took it as an honour to be invited to take the chair at their Annual Meeting. The report which had been read must be satisfactory to every member of that great Society. It was impossible to tell the amount of good that was being done in the town through its agency, and it had been extraordinarily well managed for nineteen years. It was something astounding to listen to the statistics which had been given, first as to members, secondly as to the capital, and thirdly as to the extent of the business turnover. People in business looked at the results of a business as the best test of its good management. The profits were everything that could be wished. He had had the pleasure of going through the Stores and seeing the enormous quantity of provisions brought in and classified, and he was quite satisfied that they were bought on the very best terms and from the best markets. He did not think a merchant could go and buy his goods better than those connected with that establishment. The order that was manifest throughout the Stores gave all the indications of perfect organisation, and he did not think there was any large manufacturing establishment that had its business organised in a better manner. As to the building itself, if he were a shareholder in it he should feel proud of belonging to such an establishment. There was nothing about it, from top to bottom, or end, or side, that was of a jerry character. Everything was good and substantial, and fitted with every comfort, convenience, and elegance. He had often said that Co-operative Societies were educational institutions, for they taught the great principles of order, system, economy, and saving. Persons came in from day to day and week to week and went through the Reading-room and Library, and there were all the elegances that could be desired. He did not think any Club in Lancashire could desire a better Reading-room and Library or Boardroom than what that Society possessed. We were all suffering from very great depression in trade and commerce, not only in England, but throughout the world. There were a great many causes for that ; but one of the causes, and that a very great cause, had been that credit had been sadly too cheap—too many facilities had been given to people with a little dash and energy to get hold of other people's money and then trade upon it. If there was any profit they would grab that, but if there was any loss, then it must fall upon those who had the money. Co-operation had taught them the advantage of trading with cash, and not so much abominable paper money, which had been a curse to the country. Their method of conducting commercial transactions was an honest one. It had been said in the report that people had been prophesying that the Society was going to break up. They would never do that while they were conducting their business as they were. It was not possible, for they were only trading with their own money. They did not go and borrow money from the banks, and he would repeat it was an utter

impossibility, so long as the Society was well looked after, that a Society like this could come to a crash. He wished there were such establishments in every town in the country. He wished them every success, and hoped that they would increase their returns to double what they were, because in doing so it would bring increased comfort to the families of the town, and would teach them such habits as would tend to elevate the tone and raise the national morality and stability of the country.

Looking at this to-day we can see how well these hopes have been fulfilled. Yet for all that we are still unsatisfied, and desire to reach out to still greater and nobler achievements.

A few more of the February resolutions are recorded below :—

That the Secretary act as Manager of the Society whenever the Manager is absent, and that the Sub-Committees instruct their departments accordingly. (February 3rd, 1879.)

That we do not entertain the question of the purchase of the Crook Street warehouse, but proceed at once to utilise Burns Street property as a Branch Store. Darcy Lever additions ordered to be carried out. (February 10th, 1879.)

That on goods supplied from our Bradshaw Store on account of the Bradshaw and Harwood Relief Committee we allow that Committee 2s. in the £ in lieu of checks. (February 10th, 1879.)

That the Secretary give notice to Mr. Harper of our intention to vacate the shop we now hold of him in Newport Street at the expiration of the present year of our tenancy. (February 17th, 1879.)

Here follow a few Sub-Committee reports :—

CLOGGING.

We had a deputation from the Cloggers' Union to try to induce us to make an advance on re-ironing. We had a long conversation with them on the question, but failed to see any reason why we should advance the price at all under the present circumstances. We had Mr. Balshaw before us to confer with him on the question of reducing the price of clogging. He reported that the difference in receipts as per average of last quarter would amount to £25. 1s. 8d. if we adopted the list of other firms. We find that the margin of profit is so small that we resolved to recommend a reduction of 2d. per pair on men's clogs, and others in the same proportion.

April 29th, 1880.—That the Master Cloggers' Association be informed that we cannot advance our prices for clogging until they have adopted their revised list of prices themselves, especially seeing that the Co-operative Society kept up their prices several weeks after the Master Cloggers had reduced theirs. When we have seen that

the Master Cloggers are unanimous in their advanced prices, the Co-operative Society will be willing to advance their prices for clogging also.

SHOEMAKERS.

October 17th, 1879.—We had a deputation from the Men's Association with regard to the notice for reduction. The investigator informed us that already twelve masters had agreed to pay the old rate of wages, and only four remained out at the time he appeared before us. He also informed us that the rate of wages paid in Bolton is in some cases less than is paid in some other towns. Resolved,—(1) "That we allow our shoemakers to come in at the old rate of wages."

(2) "That we cease our connection with the Masters' Association."

October 23rd, 1879.—We had a deputation from the Master Shoemakers' Association. Mr. Williams (the Secretary) pointed out to us that we had gained a sum not far short of £300 to £400 as a result of the late strike, which he believed was carried out successfully through the instrumentality of the Masters' Association. He also pointed out that several firms in the town were getting their riveted work done for 10d.—what we were giving 1s. and 1s. 2d. for—and that the men had placed an erroneous statement before us on the previous Thursday evening. It was stated that the Association then consisted of twenty-four members, and not sixteen, as stated by the investigator, and it was also denied that all the men had gone in at all the shops with the exception of four, but Mr. Williams said that there were four shops where the men had gone in and would be turned out again this week.

We have now reached a very important period in the Society's history, its 21st Anniversary, which was made a special time for rejoicing, and, as it marks one period of the Society's history, a *resume* of operations to this date is given in the following chapter.



CHAPTER XVI.

TWENTY-ONE YEARS.

Resume of Operations in Brief—Twenty-first Birthday Party.

THE Great and Little Bolton Equitable Industrial Co-operative Society was founded under much more favourable circumstances than many other such Societies. The following is a review of its operations up to the 21st birthday.

The Society was constituted and business commenced on November 4th, 1859, in premises in Derby Street, Great Bolton, a Branch for Little Bolton being opened in Manor Street a few months later. In their first report (particulars of which appear elsewhere) the Directors naturally express their pride and gratification at having achieved so much in so short a time, and ask, with such facts before them, who could say what the next fifteen years would do for the Society? It will be seen presently what the succeeding fifteen years did for the Society, and what twenty-one years did also. We are told that while Co-operation was only a theory in Bolton the members had great difficulty in persuading their wives to trade at the Stores. In most households the wife has the responsibility of laying out the limited income, and when we find their experience teaching them that this can be done to the best advantage at the Stores, and they are anxious to be in a position to enjoy the benefits offered, we may say such facts speak well for the Society.

Even at the end of its twenty-one years' existence the Society had attained a size and usefulness the founders of it had no conception of. The members numbered 8,547, and they had a paid-up capital of £113,575. The receipts over the counter for the last quarter in 1880 reached

£50,078, and the profit £6,693. 19s. 9d. In addition to the Central premises there were 16 Branch Stores, the amount expended on trade buildings being over £40,000. The Cottage Building Department, through which advances are made to members on security of mortgages on house property, was doing a large amount of beneficial work in assisting members to become owners of houses to live in, the amount then invested in house properties being £33,585. The Small Savings Bank, which was only commenced in July, 1875, had then 2,500 depositors, who had invested £1,244, and its business was increasing rapidly. The Educational Department, on which £600 a year was being expended, was making itself felt in the town as an educational agency, eight Reading-rooms, a Lending Library, containing 2,000 volumes, Science Classes, Lectures, and Entertainments being supported and vigorously conducted.

The Society itself was engaged in all manner of businesses—grocery, provisions, coals, baking, drapery, millinery, furniture, boots, shoes, and clogs, tailoring, butchering, building society's business, juvenile banking, and education. It directly employed 169 persons. It then stood, with its vast organisation for good, an example of what can be done by working men, and, as history now shows, it has accomplished up to the time of its Jubilee in 1909 a greater amount of good than it has ever done in the past.

TWENTY-FIRST ANNIVERSARY MEETING.

On Saturday, February 19th, 1881, the 21st anniversary of the Society was celebrated by a Tea Party, Public Meeting, and Entertainment. The proceedings throughout were characterised by the greatest enthusiasm, and were attended with complete success. Tea, of which about 1,100 persons partook, was served in the Society's Large Hall, and on leaving the tables the people adjourned to the Temperance Hall, where the after meeting was held. During the interval before the start of the meeting they were entertained with selections of music by a brass band. At

seven o'clock, by which time there were about 1,500 persons present. Mr. Thomas Hargreaves (then President of the Society) took the chair, and was supported by Mr. Taylor (ex-President), Mr. Hackney (Secretary), and delegates from other Societies. The speakers of the evening were Mr. J. T. W. Mitchell (Rochdale) and Mr. E. O. Greening (London). The Chairman congratulated the members on the hearty response they had made to the Committee's appeal to them to join in the celebration of the 21st anniversary in the Society's history. After a reference to the small beginnings of the movement, he said their Society had now grown so large that the Committee had had the audacity to ask the Mayor of the borough to take the chair on that occasion. In this, however, they were doomed to disappointment. Two years previously they had invited the then Mayor of the town, and the Committee then had full confidence that he would come among them. After a few appeals, however, the Mayor intimated to the Committee that the Town Clerk had advised him not to do so. On this occasion they had appealed to the newly-elected Mayor, who had also declined. The Committee then turned upon him (the Chairman), and said he would have to preside. In the course of some further remarks he urged upon those present the important duty of exclusive loyalty to their own Society.

Mr. Hackney (then Secretary) read a report, from which we cull a few extracts :—

The year 1880 witnessed a slight revival in trade, from which this Society derived considerable benefit. Since the last report a new Store in Bradford Street, Haulgh, had been opened, and was doing a satisfactory business. Premises had been secured, and the necessary alterations were almost completed, for new Stores in Folds Road and Moor Lane. These would make the number of Branch Stores into sixteen. A site had also been obtained at the corner of Bridge Street and Bark Street for buildings to contain drapery, millinery, furniture, and boot and shoe shops, which were to be completed and opened during that year. The amount paid for these additions the previous year was £7,046, and for fixtures, &c., connected with them £378. On the other hand, £883 had been wiped off as depreciation of fixed stock, so that they were then wiping off each year an amount almost sufficient to pay for two new Stores. The reserve fund then amounted to £1,863. The increase in the number of the depositors in the Small Savings Bank was at a more rapid rate than the members of the Society, who had increased by 724 during the same time.

The Chairman remarked that if it should ever fall to his lot to be Mayor of Bolton he should regard it as the greatest honour of his life to take the chair for a Society that had accomplished such results for his townsmen as the Secretary had just read. (A voice : " We'll have a Co-op. Mayor, an' then."—Laughter.)

Mr. Mitchell then addressed the meeting. He said he had addressed many Co-operative audiences in his time, but he did not recollect to have spoken to so magnificent an audience as the one he saw before him. Referring to the history of that Society during the past twenty-one years, he said he did not know of another whose progress had been so great, so rapid, and so powerful.

Mr. E. O. Greening delivered a lengthy and eloquent speech. He said it was a pleasure for him to come all the way from London and to find in Bolton such earnestness and success. Although they started that enterprise with so much resolution and hope, he ventured to say that there was not a man amongst them who could have stood up in the streets of Bolton and prophesied the things that had been accomplished by the Society during that period. He contrasted the position of the working classes of Bolton twenty-one years ago with their position then, and claimed that the Co-operative Society, assuming that 8,000 members represented so many householders, had rescued one-fourth of the population of the town from dependence and degradation. The average capital in the Society was equal to a quarter of a year's subsistence for each member at £1 per week, while the condition of most of them before joining the Society was that of being a week behind. Mr. Greening then referred to the conditions which surrounded the lives of the working people, and quoted from the mortality returns to show the effect of those conditions on the average duration of human life. By Co-operation they might free themselves from poverty, degradation, and debt, without robbing the rich man's table of one of the indigestible dishes with which he delights to make himself ill at the expense of his pocket.

CHAPTER XVII.

1880.

Educational Minutes—Appointment of Roomkeeper and Librarian—Almanacs—Bark Street Property Purchased—Sausage Making—Offer of Tobacco Factory—Moor Lane Premises Bought.

IT was not until October 6th, 1879, that the minutes of the Educational Committee were submitted to the members for passing at the first monthly meeting after each quarterly meeting.

The salaries of the Educational Committee at this time were advanced to 15s. each per quarter, and the Secretary £1 per quarter in addition, and the Treasurer 10s. per quarter.

On March 15th, 1880, the roomkeeper, who up to that time was engaged to look after the Reading-room and Library in the Small Hall, Bow Street, jointly by the General and Educational Committees, was asked to resign, and on March 22nd the President (Mr. W. Rigby) and Mr. Hargreaves were appointed as a deputation to wait on the Educational Committee with reference to the engagement of a successor.

When a fresh roomkeeper was appointed for this work he was placed entirely under the management of the Educational Department, who then paid the whole of his wages, he also having charge of the Library.

In September, 1880, a further deputation was appointed to wait on the Educational Committee with reference to the almanacs required to be published for the next year. These had been previously produced under the auspices of the Committee of Management annually, and sold at 1d. each. The Educational Committee as the result of this

meeting took the matter into consideration, and they now produce an almanac annually for presentation to the members free, but it was not until several years after the conference that they relieved the Committee of Management of this work. The first almanacs were usually engraved sheets with illustrations of all the Stores thereon, five of the old plates being used to illustrate this Look.

In April, 1880, No. 14 Branch was opened, and premises secured for two more Branches. Land was also secured near the Central Stores for new buildings to extend the Drapery, Boot and Shoe, and Furniture businesses, the space at that time devoted to those departments being totally inadequate to meet the increased business done, and the property in Bark Street, then intended for new Stores, was purchased in June, 1880, and on the 28th the Secretary was instructed to affix the seal of the Society to a conveyance made between the trustees of John Mellowdew on the one part, his mortgagees of the other part, being a conveyance of the plot of land and premises erected thereon situated in Bridge Street and Bark Street to the Society. These premises were formerly used as an ale and porter bottling establishment.

The adjoining premises, then in the possession of Mr. Ormerod as a corn warehouse, having been likewise purchased, the Secretary was also instructed to complete the conveyance in this case also. Both these plots were utilised in the construction of the present Tailoring and Hat and Cap Departments. The well which is in the old cellar of these premises was ordered to be covered over with iron girders, concrete, and a flag. It was formerly used for providing the water used by Mr. Ormerod, and amply filled all requirements.

In October instructions were given that the necessary steps should be taken to commence sausage making on our own account, a work that is very successfully managed to-day. This is one of those small productive departments worked in connection with the Butchering Department that has never caused any trouble, and it has further had one continued and successful run of progress since the

start. We now produce an article that is considered by the members to be second to none in quality, and cannot be beaten anywhere.

The Society also had the offer of a Tobacco Factory made to it at this time, but the Committee did not see their way to accept it, even though the conditions under which the offer was made might be considered fair.

During August, 1880, the purchase of the property now comprising the Moor Lane Store was completed. This Store has been fairly successful, as it is situated in a populous neighbourhood. It adds its share to the general receipts from the trading establishments of the Society.



CHAPTER XVIII.

1881-1882.

Efforts for Outside Trade—Educational Provisions—Shop Alterations—Daubhill New Store provided for—Lark Street Premises Altered for Stables—Check Taking—Changes in 1881—Transfer of Land to the Corporation—Hat and Cap Manager Appointed—Egerton Society seeks Affiliation—Annual Festival, 1882—Checks given on Sugar.

DURING this year many efforts were made to obtain the trade of the small outside Societies in tailoring and drapery chiefly. One resolution reads: "Resolved: That a deputation wait upon the Edgworth Co-operative Society, as requested, with reference to their drapery business." Egerton, Eagley, Little Lever, Little Hulton, and other Societies were also approached and business done in many cases.

On March 28th, 1881, a decision was arrived at: "That in connection with the new premises in Bridge Street and Bark Street provision be made for the appropriation of the whole of the upper floor for educational purposes." This meant a move for the Educational Department from Bow Street Small Hall to Bark Street. It is strange how history repeats itself, for the Educational Department has now to remove back again to Bow Street in the new premises opened during the Jubilee celebrations. With the completion of the Bridge Street and Bark Street premises a revision of the Central departments was able to be carried out. Therefore, on November 21st, 1881, the following arrangement was ordered to be made: "The present Boot and Shoe Shop be appropriated as a Hat and Cap and Gentlemen's Outfitting Department, the Tailoring Department to be removed to the portion of the premises now



DAUBHILL STORE, No. 3 (Grocery and Butchering).

occupied by the Drapery Department," and what was then the Tailor's shop was ordered to be added to the Butchery Department.

At the Committee Meeting held on Monday, May 9th, 1881, the Secretary was instructed to complete the arrangements for the taking of a plot of land situated in St. Helens Road, Daubhill, for the purpose of replacing the old Store in that district with a new and more up-to-date one. This was to be erected on the principle of the Haulgh Store as near as the land would permit, and, as was usual in those days when any striking business development was organised by the Committee of Management, provision was made for a Reading-room also in the same building, with a separate entrance in Croston Street. The need for providing additional stabling for horse accommodation began to be felt very greatly at this time owing to the great business expansion, and the matter was placed into the hands of the Building Committee for consideration and suggestions relating thereto, with the result that eventually alterations were made to the Lark Street Temperance Hall, making that building into stables, and the house connected therewith appropriated for the horse keeper. This was in November, 1881, and on the 25th of the same month the following resolution was passed: "That the Educational Committee be charged for the use of the reading and classrooms in the new premises in Bridge Street and Bark Street £25 per quarter."

It was not until August 11th, 1881, that the present system of receiving checks was instituted. This is recorded in a minute as follows: "That in future checks brought in by members be entered direct into their contribution books, and that the receipts and contribution book be copied from same."

The year 1881 commenced with a trade of £49,650 per quarter, and ended with a trade of £60,612. In the December quarter of the same year the premises in Bark Street were completed, the total cost being a little under £14,000. The Drapery Department was removed from the old central premises to this building, as was also the Boot

and Shoe Department. A few weeks later the Furniture Department was also brought here, rented premises in Bridge Street, opposite, being given up. The butchers and tailors both being cramped for room, the two shops were made into one very commodious shop for the butchers, and the tailors were removed to the shop vacated by the drapers. The Hat and Cap Department also started at this time was a new venture.

Since the Society became a property owner on its own account it has on several occasions met the Corporation of Bolton fairly on matters relating to streetage and street improvements. One of the first minutes met with relating to matters of this kind is the one recorded at the Committee Meeting, Monday, January 30th, 1882 :—

That the Secretary do affix the seal of the Society to an assignment made between this Society of the one part and the Mayor, Aldermen, and Burgesses of the Borough of Bolton of the other part, being an assignment of a piece of land situated in Harvey Street from the Society to the Corporation.

By this action the Corporation acquired a strip of land which enabled them to make a greatly-improved street entrance, and so opened it out considerably. It, however, interfered with the old building line, but the improvement was no small one to this street, and the Society's premises now look better for the work carried out there, even if a bit cramped. By the action of the Committee in starting the Hat and Cap Department the management of the shop had to be provided for. How the difficulty was bridged the following resolutions show :—

Committee Meeting, Monday, February 13th, 1882.—That we advertise for a man who thoroughly understands the business to take charge of the Hat and Cap Department.

Committee Meeting, Monday, March 6th, 1882.—That we engage Mr. J. Slater as salesman for the Hat and Cap Department.

At this time the old Egerton Co-operative Society got somewhat into difficulties, and efforts were made by the members to get affiliated with the Bolton Society, with the result recorded in the following minute :—

Committee Meeting, Monday, March 13th, 1882.—That we inform the Egerton Society that we cannot recommend the taking

over of their Society, but shall be glad to supply the members with clothing, &c., on the same principle as we deal with other Societies.

A further reference to this Society was made at the Committee Meeting held on Monday, April 24th, 1882 :—

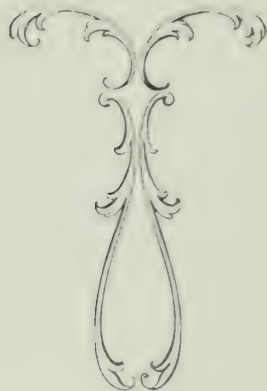
That we send a deputation to Egerton, as requested, relating to the clothing business of their members, and that Messrs. Vickers and Thomasson be the delegates.

On Saturday, March 18th, 1882, the annual festival in connection with the Bolton Co-operative Society was held, and was a great success. Tea was served in the Co-operative Hall, and afterwards a meeting and concert was held in the Temperance Hall, at which about 1,200 were present. Mr. Hargreaves (President of the Society) occupied the chair, and was supported on the platform by Mr. Ashworth (Radcliffe) and Mr. Foster (Radcliffe), who delivered addresses, Mr. Hackney (Secretary), and the members of the General and Educational Committees.

The depositors in the Small Savings Bank increased from 2,396 to 3,108, and the amount deposited from £1,244 to £1,589. The reserve fund then amounted to £2,356. The advances on mortgages of cottage property amounted to £5,319 for the year, and the repayments to £3,708. The Clothing Department the previous year did a business of £33,452, an increase of nearly £8,000 over the business of the preceding year. The increase of the sales over the previous year was £40,000. Ten years ago the total sales amounted to £44,359 only, so that during the past year the increase alone was nearly equal to the whole trade of 1871. In 1871 the working expenses were at the rate of 1s. 6d. in the £; in the year 1881 the rate had decreased to 1s. 0 $\frac{3}{4}$ d. in the £. In 1871 the dividend was 1s. 6d.; in 1881 it was 2s. 6d.

Prior to 1882 no checks were given on sugar sold by the Society to its members, therefore at the Monthly Meeting held on Monday, September 4th, 1882, notice was given by Mr. Joseph Rigby that at the next Quarterly Meeting he would move a resolution that checks be given on all articles

sold in our shops of the value of 1d. and upwards. This having carried at the next meeting, the matter, which had been in the nature of a gall to many of the members because they could not have checks on everything, was finally settled, and sugar came under the same category then as other articles.



CHAPTER XIX.

1883-1884.

Thwaites Street and George Street Extensions—Alteration of Check System—Annual Party, 1883—Hubert Street Butchers' Extension—Bradshaw Reading-room Opened—Electric Lighting Introduced—All Saints' Street Slaughterhouse Premises Bought—Shoemakers' Strike—Bakery Extension—Employes' Treat—Trade of the Society in 1884—Educational Delegates to Congress Appointed—Attack on Education Grant Defeated.

THE business development of the Society made great strides at this period, and a striking-out in many new directions was made. The first was the taking of a plot of land at the corner of John Street and Thwaites Street for the erection of a Branch Store in that district. The land being acquired on suitable terms, the present fine Store was erected thereon. This was a pleasing development to make, and at once showed that the status of the Society was a sound one, but it was not the only one, for a plot of land was also taken in George Street, Great Bolton, near St. Bartholomew's Church, for the erection of a Branch Store. The taking of this land is recorded as follows:

That the Secretary do affix the seal of the Society to an agreement made between Mr. Samuel Crowther, on behalf of the Earl of Bradford, on the one part, and this Society on the other part, being an agreement for the lease of a plot of land situate in George Street, Bolton.

The Thwaites Street agreement was fixed up at the Committee Meeting, Monday, June 11th, 1883:—

That the draft agreement submitted, made between the Corporation for the one part and this Society on the other part, relating to the purchase of a plot of land in Thwaites Street by the Society, be approved,

The system of check taking then in vogue having come up for consideration, the following resolution was passed in connection therewith at the Committee Meeting, Friday, February 16th, 1883 :—

That the consideration of an improved check system be referred back to the Finance Sub-Committee, with power for them to take whatever steps are necessary to get all the information possible on the question.

After full consideration of this question in all its bearings a decision was made to change the system, and at the Committee Meeting, Monday, July 9th, 1883, the following resolution was adopted :—

That the minutes dated July 6th of the Finance Sub-Committee be adopted. Minutes referred to :—" That we have printed 1,000 check books with yellow checks and 150 red checks, each check to have printed on it the monogram of the Society."

On Saturday, February 17th, 1883, the twenty-third Anniversary of our Society was celebrated by a Tea Party and Entertainment. Tea was served from four to seven o'clock in the Co-operative Hall to large numbers of people, and the entertainment was held in the Temperance Hall, in which there must have been close on to 3,000 persons.

Mr. Thomas Hargreaves (President of the Society) occupied the chair, and was very numerously supported on the platform.

After a short address by the Chairman, Mr. Hackney (Secretary) read the annual report, which stated that the reserve fund had increased by £3,200 during the year, and the buildings and fixtures had been depreciated £2,161, and at the same time kept in an efficient state of repair at a cost of £440. The report went on to express satisfaction at the position the Society had attained, both in the town of Bolton and in the Co-operative world. They were the largest grocery and provision dealers, the largest butchers, the largest drapers, the largest boot and shoe dealers, and did the largest building society business in the town ; and in the Co-operative world they had risen during the past few years from holding the fifth or sixth position as a distributive Co-operative Society to the third position, and they had every prospect of obtaining the second position

before long. The report concluded by giving the weights sold each week of a few of the articles dealt in by the Society. They sold every week 37 tons of flour, 15 tons of bread, 23 tons of potatoes, 10 tons of sugar, 8 tons of butter, 5 tons of soap, $1\frac{1}{2}$ tons of bacon and ham, $1\frac{1}{4}$ tons of cheese, $\frac{1}{2}$ ton of tea, $\frac{1}{4}$ ton of coffee, nearly $\frac{1}{2}$ ton of salmon in tins, $\frac{1}{2}$ ton of fruit, such as currants, &c. ; 6 pigs, 14 beasts, and 24 sheep.

An extension of the Butchering Department in the form of a Branch shop in the neighbourhood of Hibbert Street being mooted, the following resolution was passed at the Committee Meeting, Monday, March 19th, 1883 :—

That the Secretary be empowered to purchase the house and shop and dwelling-houses, Nos. 2 and 4, Hibbert Street, at a price not exceeding £290.

The members at Bradshaw being desirous of having a Reading-room provided in their district, commenced an agitation with that object in view. They approached the Committee, and eventually at the Committee Meeting held on Monday, June 4th, 1883, the following decision was made :—

That the question of providing a room at Bradshaw for a Reading-room be referred to the Building Sub-Committee.

This, of course, led to inquiries being made, and as the Bradshaw Store was the property of Mr. Hardcastle, and not available for the purpose, an adjoining cottage was fixed upon as suitable, and negotiations entered into, with the result recorded in connection with the Committee Meeting of Monday, September 24th, 1883 :—

That we accept the offer of Mr. Hardcastle in regard to the terms on which he will enlarge the Bradshaw Stores by adding to it the house adjoining.

Electric lighting having come up for consideration with a view to its adoption, at the Committee Meeting held on Monday, July 16th, 1883, the following resolution was passed in connection therewith :—

That we write the Edison Electric Light Company, Mr. Johnston, and Mr. Banks for amended tenders for the lighting of the business portions of the new premises, Bridge Street.

Further provision of slaughter-house accommodation being needed, a decision was also arrived at :—

That we purchase the dwelling-house, slaughter-houses, stables, and warehouses situated in All Saints' Street, for £780.

This purchase was finally fixed up at the Committee Meeting, Monday, July 23rd, 1883, by the instructions then given :—

That the Secretary do affix the seal of the Society to a deed of assignment made between the executors of the late William Marshall and mortgagees of the one part, and this Society on the other part, being an assignment of a plot of land and a dwelling-house, slaughter-houses, stables, and warehouses erected thereon in All Saints' Street, Bolton.

A strike of shoemakers occurring in the town at this period, we as employers of labour were naturally affected, the dispute being dealt with as recorded below :—

Committee Meeting, Monday, July 30th, 1883.—That, in reply to the letter dated to-day from the Trades Council with reference to the strike of operative shoemakers, the Secretary intimate that the deputation from the Trades Council which waited on us on Monday evening, the 23rd inst., explained that the intention of the deputation was in the first place to wait on the employers individually and then to endeavour to have a meeting of the Masters' Association called and discuss the matters in dispute with that Association, and that we are waiting the carrying out of the intention stated.

Committee Meeting, Thursday, August 16th, 1883.—That, in regard to the dispute with the journeymen boot and shoemakers, we offer to meet the demands of the men to the extent of granting the advance asked for on new work, but in the present state of the shoe trade we cannot see our way to give an advance on repairs.

The next department to receive attention was the Bakery, the accommodation up to then provided having become totally inadequate to meet the requirements of a largely-increased trade. The first step made was to seek power from the members to acquire a site which might be considered suitable. This was granted at the Quarterly Meeting of members held on Monday, October 1st, 1883, in the following resolution :—

That the Committee have power to take land and erect a new bakehouse suitable for the requirements of the Society's business.



BAKERY DEPARTMENT KAY STREET.

A treat to the employes having also been decided upon, power was obtained for this at the same time, the matter being dealt with in the subjoined resolutions :—

That the Committee have power to provide a tea and entertainment for the whole of the employes of the Society, also to entertain the Conference proposed to be held at Bolton.

Committee Meeting, Monday, October 8th, 1883.—That the date of the treat to the employes be fixed for October 24th.

A continuance of the preparations made for the proposed new Bakehouse resulted in a crop of resolutions being passed, the main ones being indicated below :—

Committee Meeting, Thursday, October 11th, 1883.—That we agree to purchase the plot of land situate in Kay Street and All Saints' Street, containing 3,858 square yards, at 12s. 6d. per yard, the original ground rent of £31. 12s. 2d. to be deducted at twenty years' purchase.

Committee Meeting, Monday, October 15th, 1883.—That the bakehouse in question, situate in Defence Street, be rented by us for temporary accommodation at 7s. per week.

Committee Meeting, Monday, October 22nd, 1883.—That the Secretary do affix the seal of the Society to an assignment made between Joseph Cole, of the one part, and this Society on the other part, being an assignment of a plot of land situate in Kay Street and All Saints' Street, Bolton.

The Kay Street site being thus finally adopted, many inquiries and investigations were made. Plans were matured, and ovens and machinery of the latest type secured and erected therein. The building was erected for the purpose at a cost of over £8,000, and it is in every way adapted to suit a growing trade, and will no doubt meet our requirements for a large number of years to come.

The trade of the Society continued to make rapid strides, one Branch after another requiring to be altered or enlarged, and in the March quarter, 1884, Nos. 17 and 18—Rose Hill and Thwaites Street—Branches were opened. About this time the Committee were jubilant at the continued success of the Society, and used to say if we could only reach £100,000 per quarter we should have got as far as we could reasonably expect.

The practice of sending delegates to Congress from the Educational Committee first started in 1884, and is

recorded in the following resolution, which was passed at the Quarterly Meeting of members held on Monday, April 7th, 1884 :—

That the Educational Committee be empowered to delegate one or two of their number to attend the Congress.

The Corporation of Bolton having raised certain objections to the slaughter-house, at the Committee Meeting held on June 30th, 1884, the matter was threshed out, with the result that a resolution was adopted as follows :—

That the President, Secretary, and the Architect be appointed to confer with our solicitors with regard to our position in relation to the slaughter-house question ; that the Architect submit to the Corporation new plans for the re-erection of the warehouse at the slaughter-house.

The Education grant was next attacked, and at the Committee Meeting on Monday, September 8th, 1884, the following resolution was recorded :—

That, in compliance with a requisition signed by fifty members of the Society, a Special General Meeting of the members be called, to be held in the Co-operative Hall, Bridge Street, Bolton, on Tuesday, September 23rd, at 7-30 p.m., for the purpose of considering and dealing with a motion to be submitted to the meeting, that the amount devoted to educational purposes be reduced from $2\frac{1}{2}$ per cent to $1\frac{1}{2}$ per cent of the net profits.

This Special Meeting was held and resulted in a loss to its promoters, the educational grant being left unaltered at $2\frac{1}{2}$ per cent.



CHAPTER XX.

1885-1886.

Interest Reduced—Bakers' Hours—Charge on Mortgage Deeds Dropped—Building Interest Reduced—Geese and Turkeys for Christmas—25th Anniversary Party—Progress Report—Conference—Verification of Members Abolished—Technical School Considered—Milk Trade Commenced—Secretary's Report for 1886.

MUCH thought and many anxious discussions were given to the question of the capital invested in the Society in the early part of this year. In the March quarter of 1885 the share capital had reached the large figure of £173,953, and the Committee of that time experienced the greatest difficulty in employing this in a satisfactory manner in order to meet the high rate of interest then ruling.

The rate of interest allowed on capital invested in most concerns having become lower than what had been previously considered a fair standard, and money being much cheaper, it became necessary to consider how best to deal with the large accumulating capital of this Society, especially seeing that the rate of interest granted for its use was considerably higher than what was the usual standard then ruling elsewhere. The Committee devoted a night to the discussion of the question, and on March 12th, 1885, they arrived at the following decision: "That we recommend that the rate of interest allowed on share capital be reduced from 5 per cent per annum to $4\frac{1}{2}$ per cent per annum, or $2\frac{1}{2}$ d. in the £ per quarter." This recommendation of the Finance Committee was finally adopted by the members at the meeting.

To secure the carrying of their motion the Committee argued that the high rate of interest then being allowed,

and the exceptionally good security offered, was causing money to flow to the Society at such a rapid rate that it was becoming absolutely a burden. When the reduction in the interest allowed on share capital became an accomplished fact it did not, as was expected, cause any falling-off in the accumulation of the members' claims, for we find that twelve months later the share capital had increased a further £4,482, thus showing the unbounded confidence then placed in the Society.

Very little of interest is recorded in the minutes for 1885, the chief being in connection with the removal of the bakers to their new premises from the cellars in Bow Street, bringing about a change in the conditions formerly worked under. This is recorded in the report of an interview they had with the Grocery Committee at this time, as follows :—

The journeyman bakers had an interview with the Committee, and asked for an understanding as to the principle upon which they would be paid in future. They were informed that the weekly wages agreed to be paid them would be for a week of sixty hours, including meal hours, and that any time made in excess of sixty hours per week would be paid for as overtime at the ordinary rate of wages. They were also informed that in future they would be required to commence work at 3-30 a.m. every morning except Saturday, for which day they would have to commence at Friday midnight as usual. They stated that they could not alter their time of starting work without the consent of their local Club. They promised to bring the matter before their Club, and report the result in a week. Following this matter up, a deputation from the Bakers' Association attended and had an interview with the Committee in regard to the earlier starting of our bakers. After some conversation the deputation, on behalf of the Association, agreed to the men commencing work at 3-30 a.m. on Mondays, Tuesdays, Thursdays, and Fridays, and twelve midnight Fridays for Saturdays.

The date of this agreement is March 12th, 1885.

On May 14th, 1885, an important resolution was adopted relating to mortgages : " That no charge be made in future for the preparation of mortgage deeds prepared by us."

Also at the Committee Meeting, Monday, October 12th, 1885 :—

That minute No. 1, dated October 1st, of the Finance Sub-Committee be adopted. Minute referred to : " That we recommend that

the rate of interest charged on cottage building accounts be reduced from 5 per cent per annum to $4\frac{1}{2}$ per cent per annum."

Committee Meeting, Monday, November 16th, 1885. That the minute dated November 12th of the Grocery Sub-Committee be adopted. Minute referred to: "That we sell geese and turkeys at Christmas."

OUR 25TH ANNIVERSARY.

The 25th Anniversary of the Great and Little Bolton Co-operative Society was celebrated on Saturday, February 23rd, 1885, by a Tea Party and Entertainment. The tea was served at the Co-operative Hall, Bridge Street, over 1,000 sitting down to the repast. The subsequent entertainment was held at the Temperance Hall, which was crammed in every part. Mr. W. Entwistle (President of the Society) presided, and was supported by the Committee and Officers of the Society, and by over 100 delegates from towns in Lancashire and Yorkshire.

After the Chairman's opening address the Secretary (Mr. A. Hackney) read his annual report, from which we take the following:—

During the year 1884 a new Store at Rosehill and another at Thwaites Street have been opened, and are going on satisfactorily. Derby Street Store has also been enlarged—a great convenience to members in that locality. In addition, the erection of the new bakery in Kay Street has been nearly completed. The bakery has been fitted up with the latest baking appliances, including steam ovens, and as much machinery as can be adopted. The facilities offered by the Educational Department have been increased during the year by the additions of newsrooms at Rosehill and Thwaites Street and the enlargement of the Derby Street newsroom. There are now, in addition to the Central Newsrooms, fourteen branch reading-rooms. The course of lectures on Co-operative subjects now being delivered by Mr. M. E. Sadler will, it is expected, prove of great benefit to the Society. The Lending Library contains 3,200 volumes, and is well appreciated and used by the members.

While conducting the present business of the Society so successfully, provision for the future has not been neglected, £1,221 being added to the Reserve Fund, making that fund £4,300, and £2,331 being applied in reduction of building and fixed stock accounts, although the buildings and fixed stock have had expended on them for repairs £808 during the year.

Turning to a new department, I may state that through the agency of the Society 303 persons were conveyed to London, 724 to the Isle of Man, 251 to Windermere, 254 to Liverpool, 701 to Blackpool, and 608 to Southport, a total of 2,841 last Whitsuntide; while on the first Saturday in August 344 persons were conveyed to Llandudno, 535 to Liverpool, 623 to Blackpool, and 719 to Southport, a total of 2,331. The Educational Department has had devoted to it during the year 11,021. The various reading-rooms and the library are well kept up, the lectures and entertainments have been well attended, and the classes continue to be successful.

Last year this Society contributed to the borough rates, £334; to the poor rates, £84; paid for water, £73; and paid for gas, £394. The Society paid as income tax for income from property, £63; and, I presume, those members of the Society who are liable to income tax on income from professions and investments have also paid that, including their profits for the Society. These figures, surely, are enough to prove that this Society already directly bears a considerable portion of the community by enabling so many of its members to become property owners on their own account. The very fact of £1,200 per week being expended by the members of the Society for clothing and furniture indicates the high degree of comfort attained by them—much of it, we can fairly claim, through the agency of the Society. It is interesting to note that a surprising change of opinion has followed these results. At one time members of the Society incurred thereby a certain amount of reproach and odium. Now to be a member of the Bolton Co-operative Society is looked upon as a sign of respectability, and I always think that a Co-operative almanac hung up in a house is a sign that the tenant of that house is a thrifty, ready-money person.

There are several features in the Secretary's Report for the year 1885 which are interesting. No reports of this kind are available before this date, neither is the series complete, as prior to this period all reports gleaned have had to be obtained by researches among the Co-operative papers and magazines. This report was given at the twenty-sixth Annual Meeting, Tea Party, and Entertainment on Saturday, February 20th, 1886. The chair was taken by Mr. William Entwistle (President of the Society), and the speaker was Mr. Thomas Wilberforce (President, Leeds Co-operative Society). The report is as follows:—

Although I am unable to record such striking progress as we have had for many previous years, I am glad to be able to say that the Society has more than held the position it had previously

acquired, and that position, under the great depression in trade we are suffering, and the low prices of all goods, is a fairly satisfactory one to hold.

The figures of the year are given in the balance sheet section, but the Secretary's report has an interesting note on depreciation therein.

To give you an illustration of the power of depreciation, I may mention that our new bakery has cost for buildings and fittings during the year £6,124. Since we commenced the erection of the bakery we have written off for depreciation on the whole of our buildings and fixed stock a total sum of £6,308, although the condition and value of the buildings and fixed stock have been kept up at a cost of £2,338, paid out of revenue. Had we been satisfied with thus keeping up the condition and value of our plant, and applied the whole of the depreciation of £6,308 to our bakery, we could have completed it without adding one penny of the cost to the assets of the Society. Although we have not adopted this course, the practical result is the same, and our buildings and fixed stock stand at so much less than their cost and their present value; indeed, during the last seven years we have written off no less than £16,829 for depreciation.

An interesting summary of the work of the Society is also given:—

We have now 34 retail shops, also warehouses, slaughter-houses, stables, and a bakery, and directly employ 280 people. Of the latter 15 are employed in connection with the office, 140 in the retail shops and warehouses, and 13 as carters. The remaining 112 are employed in production, 10 being bakers, 14 butchers, 38 shoemakers and cloggers, 25 tailors, and 25 dressmakers and milliners. You will see that a very considerable portion of our staff is employed in Co-operative production, and I may add that the whole of the work is done on our own premises.

These particulars show that the extent of the Society's operations then was larger than most people imagine until it is brought home to them in some way.

The new Bakery was then in full work, and had been so nearly the whole of the year, and was giving entire satisfaction. The bread produced was the best bread in the town, and the fact that the sales went up weekly was a proof that this opinion was general. The weekly production at that time was 25,000 2lb. loaves and 4,000 cakes. The

only new shop opened during the year was a butcher's shop at Brownlow Fold, though others were arranged for.

A goodly number of the ground rents on our various premises were purchased outright during the year.

Prior to this time it was necessary that members attending the business meetings of the Society should be verified by some person in attendance for that purpose. On February 11th, 1886, the system was abolished. The resolution respecting this matter reads as follows:—

That the present system of verifying members attending meetings be dispensed with, and that they be admitted on showing their books or the voucher for the same.

That the books or vouchers be marked to indicate that they have been used for admission to the meeting, and that persons desiring to vote and leave before the meeting closes be allowed to do so.

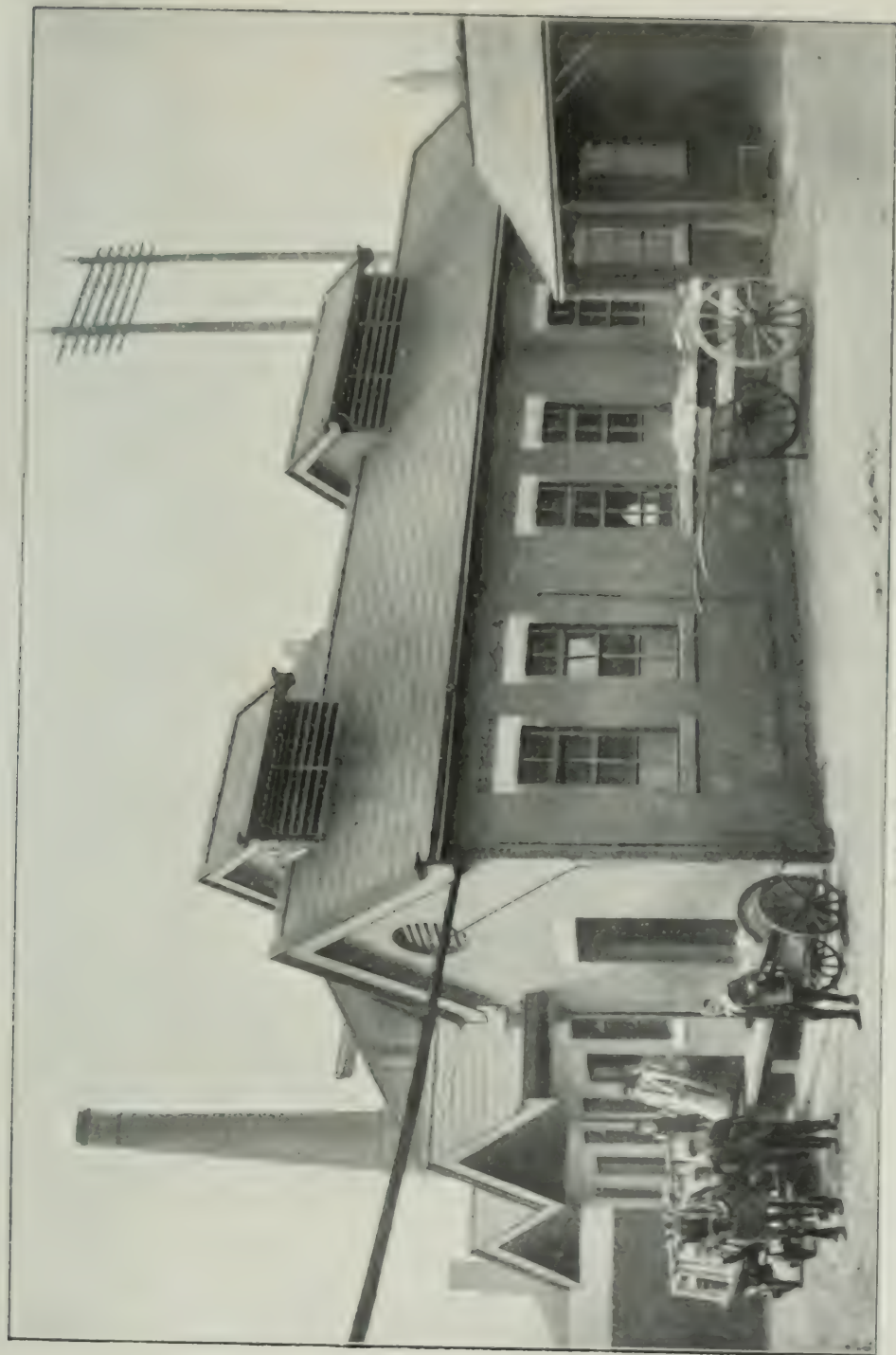
At a Special General Meeting, Monday, January 25th, 1886, the resolution in favour of establishing a Technical School for Bolton was put to the meeting, but was lost by a large majority.

The next important development was the start made in the milk trade. The resolutions relating to this matter are all collected together under their respective dates.

Committee Meeting, Monday, March 1st, 1886.—That the minutes dated February 25th of the Grocery Sub-Committee be adopted. Minutes referred to: "That we recommend the General Committee to recommence the milk business."

Committee Meeting, Monday, March 24th, 1886.—That the Manager visit the Manchester and Salford and Pendleton Societies to see if they would be willing to lend us a man to take charge of our dairy for a few weeks; that our milk float be lined and lettered in gold; that John Holt be appointed to take charge of the Dairy Department.

The Secretary's report for the year 1886 was given at the Annual Tea Party and Entertainment held on Saturday, February 19th, 1887. The chair was taken by Mr. John Carr (President of the Society), and the speaker was Mr.



DAIRY DEPARTMENT, MAY STREET.

William Maxwell (President, Scottish Co-operative Wholesale Society). The report reads :—

I am glad to be able to report substantial progress in every direction during the year just elapsed, as the figures show. To educational work £1,205 was devoted during the year, this department being conducted with the usual vigour. A new feature in connection with this department is a Women's Guild for the spread of Co-operation, and the Guild has proved a most unqualified success.

A few general statistics are given to show what the Society has done since its commencement. During its twenty-seven years' existence it has done a trade of over £3,000,000. The profits divided as interest and dividend amount to nearly half a million pounds (£429,992), being about two and a half times the Society's capital (£178,000). During the last four years alone the profits made and divided were more than equal to the share capital. During its existence the Society has devoted to educational work nearly £10,000. That in itself is a grand feature, and something to be proud of and boast of in the Jubilee Year of Her Majesty.



CHAPTER XXI.

1887 1888.

Bridge Street Mill Site and Premises Bought—Warehouse Projected—Developments for Year 1887—Strike Appeal—Distress Fund Helped—Secretary's Report—Advantages Offered by the Society—Jubilee Treat—Farm Required—Appointment of Messrs. Bradshaw and Gass as Architects to the Society—Telephonic Communication Instituted—Shop Inspector Appointed.

THE Jubilee Year of Her Majesty Queen Victoria was productive of many developments in various ways.

In the March quarter of 1887 an extensive purchase of land and premises known as the Bridge Street Mill was made, with the object of enlarging the Central premises. The land contains 2,067 square yards, and has a frontage to Bridge Street of 90 feet. The buildings placed on this land cost about £19,000, and consisted of Shoe, Furniture, and Confectionery Departments, an extensive four-storey warehouse, large workrooms for tailoresses for making up Ready-made Clothing, and boiler-house, engine and dynamo rooms. There were also two shops on the front occupied by tenants. This purchase was dealt with as recorded at the Committee Meeting, Monday, November 28th, 1887 :—

That the old mill portion of the new premises be converted into warehouse premises for the Grocery and Provision Departments ; that the present roadway be carried over the river through the new premises and the warehouse beyond into the present roadway leading into Bridge Street, and be made double width through the proposed new warehouse.

The year 1887 will long be remembered in Bolton as the year of the great strike in the iron trade. Dependent as this Society is to a very considerable extent—indeed, almost wholly—on the working class, that its trade should suffer

through the strike could only be expected, and a glance at the figures recorded for the work of the year shows this well. How the Society helped at this time the following resolutions show:—

Committee Meeting, Monday, June 27th, 1887.—That, with reference to the appeal received from the Bolton Strike Committee (engineering trades) for aid in their present struggle, they be informed that it would not be legal for the funds of the Society to be expended for such purpose, but that if, unfortunately, it should be necessary so to protract the strike as to cause distress amongst the families affected by it, we will willingly recommend the members of the Society to grant a sum or sums of money to be expended in the relief of such distress.

Quarterly Meeting, Monday, July 4th, 1887.—That the Committee be empowered to take from the reserve fund the sum of £300 for relieving distress caused by the dispute now pending in connection with the Bolton iron strikes.

That the distribution of the £300 be left in the hands of the General Committee of the Society and the Strike Committee.

To show the necessity for the extensions undertaken during the early part of the year, I may state that when the accommodation then in use for the Clothing Departments was made in 1881 we were doing a yearly business in those departments of £33,453. During the year 1887 the business had increased to £69,629. The removal of the Furniture and Boot and Shoe Departments from the premises up to then occupied by them enabled an extension to be made in the Drapery Department.

The Secretary's report for the year 1887 contains an interesting statement of the advantages which the Society was then in a position to offer to the inhabitants of Bolton and neighbourhood. It would be a pity to lose this, so here it is:—

We begin with children, and through the Savings Bank we try to instil into them while young the habit of saving. When they are old enough to leave school we have evening classes, by which they can continue their education, the fees for the classes being merely nominal. When eighteen years old they can become full members of the Society, and enjoy in their own right all the advantages of the reading-rooms and libraries.

Members of the Society, provided they are purchasing members, save money by the mere act of purchasing, for their dividend is accumulating from the beginning to the end of each quarter. If

after the quarter end the dividend is allowed to remain with the Society, every pound of it begins to bear interest. Purchasers to the amount of £10 per quarter can, by this means, save £5. 10s. per year in dividend, and in fourteen years in dividend and interest can save £100. Provided the same interest can be obtained for amounts exceeding £100 as is paid by the Society, a second £100 can be saved in eight more years, a third £100 in six more years, a fourth £100 in five more years, a fifth £100 in four more years, and so on. Our share capital of £188,000 has been almost entirely built up by accumulations of interest and dividend, and the members have not only built up this sum out of their profits, but have, in addition, withdrawn profits amounting to £292,000.

We find that many of the members, when they have saved a moderate sum, have a desire to own a house to live in, and that others, having as much invested in the Society as the rules permit them to have, want a further safe investment for their money. Both these classes of members have their wishes gratified by the Society making them advances on mortgages of the property they desire to have on terms the most favourable it is possible to obtain. You will see that there is nothing to prevent a person when young commencing to save through the agency of the Society, by allowing profits to accumulate quarter by quarter, purchasing his own house, investing in the purchase of other property, and ultimately acquiring sufficient to keep him comfortably in his old age without work.

This is no idle picture, but a sober reality. It has been done, is being done, and is what the Society is aiming to do in the future; and, bear in mind, it can be accomplished without the member contributing directly one single pound. Surely doing all we can to make provision for bad times and old age is far better than trying how many chimney ornaments we can get, as some people do. We want the members to remain true to their own Society, neither being tempted to go to this place or that place, and they will find in the end that their path of duty is their path of true interest.

We as a Society did our share in various ways in connection with the local Jubilee celebrations for the commemoration of Queen Victoria's reign, as the following minute shows:—

Committee Meeting, Tuesday, June 21st, 1887.—That the minute dated June 16th of the Grocery Sub-Committee be adopted. Minute referred to: "That in aid of the Jubilee Treat to school children and aged persons we undertake to do all the roasting of the meat and baking of bread and tea cakes, also to supply the 34lbs. raisin bread required to complete the quantity, and provide twelve dozen quarts of milk."

A Farm being needed chiefly in connection with the Butchering Department for live cattle for grazing purposes,

the subjoined resolutions were passed in connection therewith :—

Committee Meeting, Monday, August 1st, 1887.—That we have a special meeting on Thursday evening next to take into consideration the desirability of having a farm of our own for dairy purposes.

Committee Meeting, Thursday, September 22nd, 1887.—That we recommend the Quarterly Meeting to grant power to rent a dairy farm in the neighbourhood of Bolton when a suitable opportunity presents itself.

Quarterly Meeting, Monday, October 3rd, 1887.—That power be granted to the Committee of Management to rent a dairy farm in the neighbourhood of Bolton when a suitable opportunity presents itself.

Tonge Head Farm, Castle Hill, was eventually acquired on lease.

Very little matter is available for the year 1888, and in spite of diligent search in all likely places little can be gleaned. This is surprising, considering the times. Letters of condolence frequently appear in the minutes, and the first item met with for this year is one of these, as recorded below :—

Committee Meeting, Monday, January 23rd, 1888.—That a letter of condolence be forwarded to the widow and family of Mr. Haselden (our late Architect).

That Messrs. Bradshaw and Gass be engaged to complete our plans for the new building, Bridge Street, and to superintend the erection of the buildings.

Mr. Haselden was the Architect who was in the first instance appointed to draw up the plans for the buildings which were then projected as extensions to the Central premises, on the site of the old mill. The untimely death of the Architect upset these arrangements, and Messrs. Bradshaw and Gass were called in to complete the work. From this opening dates the connection of this firm with the many successful extensions and improvements which have been effected in our Central premises, and also in many of the Branch Stores which have been erected under their supervision.

The next matter relates to the provision of telephones :—

Committee Meeting, Monday, March 5th, 1888.—That the Secretary obtain information as to the cost of connecting our Central premises with the Telephonic Exchange Company.

Committee Meeting, Monday, August 20th, 1888 — That the report of the Special Committee appointed to consider the advisability of appointing a Shop Inspector be accepted, and that a Shop Inspector be appointed.

That a notice be printed and placed in our shops to the effect that the Committee are prepared to receive applications for Shop Inspector, applications to be sent in before Thursday, October 1st, 1888.

After consideration of the applications received, Mr. John Carr was appointed as Shop Inspector, a position he still retains.



CHAPTER XXII.

1889 1890.

Historical Chronicle of Work Accomplished from Start—Annual Party—Insurance Fund Started—Sugar Bounties Bill Opposed—Co-operative Union Joined—Banking Account Opened with the Wholesale—Year's Growth of Insurance Fund—Secretary's Report for 1889—The Lending Library—First Monthly Meeting, 1890—Almanacs Reduced in Price—Address Presented to Mr. Gerrey—Secretary and Cashier Appointed—Death of Mr. Gerrey—Vote of Condolence to Family—Confectionery Department Started—Annual Party—Quarterly Meeting—Coal Bagging Started—Technical School Scheme Considered—Drapery Department Alterations—Cottage Building Department—Surplus Capital—Almanac Development.

ON November 4th, 1859, what has since developed into the Great and Little Bolton Co-operative Society Limited was established in Derby Street, and was duly registered under the Act then in force relating to such Societies.

Such was the commencement of an institution the progress of which has far exceeded the expectations of its promoters, and has undoubtedly proved to be, for the working class, the most beneficial institution in the town. At the end of the first year the Committee had to report that the progress of the Society was without parallel, the subscribed capital having reached £2,620, and the business for the year £11,156. Before that time it had been found necessary to open a Branch establishment in Manor Street for the convenience of the members in Little Bolton; this Branch soon outstripped the original Derby Street Stores in

business. The next four years did not show any progress on the part of the Society, owing to the Cotton Famine; the fact of such a Society living through such hard times proving it to possess a considerable amount of vitality. In 1865, however, considerable progress was made in all directions, and it was found necessary to open a Branch Store in Newport Street. In the same year the erection of the Central Stores in Bridge Street was commenced, the buildings being open for business in May, 1866. The erection of these premises, which many persons at the time predicted would ruin the Society, proved to be one of the turning points in the history of the Society, for in the year in which they were opened the capital increased from £6,503 to £11,986, and the business done from £18,341 to £31,534. In 1868 the Cottage Building Department was commenced, and has since been conducted with great success.

The end of the tenth year found the Society with a capital of £25,224, eight shops doing a yearly business of £37,810, dividing profits amounting to £3,278 a year, and devoting £55 a year to educational purposes. From this period the Society has experienced continued prosperity and progress in every direction.

In 1876 the Central premises were enlarged to nearly double their former extent, portions of the additions being a Reading-room (now used as an Assembly-room), Board-room, and three Classrooms. In 1881 a further extension of the Central premises was found necessary, and the handsome block of buildings at the corner of Bridge Street and Bark Street was erected to meet that necessity. On February 19th, 1881, the Society celebrated the attainment of its majority. At that time it had 8,547 members, £113,575 share capital, and was doing a yearly business of £179,366 in twenty-four shops, and dividing profits amounting to £29,935 a year.

In 1884 the bread making business of the Society had reached such a magnitude that the then existing bake-houses were totally inadequate to cope with it, and

necessitated the erection of the Bakery in Kay Street. In 1885 the business carried on in the Central premises had increased to such an extent that the Committee asked for and obtained authority from the members to purchase premises for further extension. A suitable opportunity for the exercise of those powers did not present itself until the beginning of 1887, when the premises known as Fogg's Mill, adjoining the Central Stores, Bridge Street, were purchased. The original block was in Bow Street and Bridge Street. The new premises were entirely in Bridge Street, having a frontage of 34 yards. These latter consisted of three shops, devoted to Furnishing, Boot and Shoe, and Confectionery Departments, with Tea and Coffee Rooms. In the rear of the shops, and skirting one side of the river, was a four-storey warehouse, 94 feet long and 33 feet wide.

The Annual Gathering of the members of the Society took place on February 23rd, 1889, and was, as usual, a great success. Tea was first partaken of by some 1,500 persons in the Bridge Street Lecture Hall, and afterwards a meeting was held in the Temperance Hall, which was crowded to excess long before the time for the commencement, hundreds being unable to obtain admission. Mr. John Thomasson presided, and Mr. J. T. W. Mitchell (Rochdale) delivered an address.

Beyond the ordinary business details very few minutes of historical importance are recorded for the year 1889. The chief ones are given below:—

Committee Meeting, Monday, March 18th, 1889.—That we recommend the Quarterly Meeting to sanction the transfer of £200 from the reserve fund to the insurance fund.

Thus started the Insurance Fund in a simple way, which has now in the year of Jubilee of the Society grown to a very substantial sum indeed.

Quarterly Meeting, Monday, May 6th, 1889.—That this meeting, representing 11,433 members of the Society residing in Bolton and district, heads of families, and of all political opinion, hereby condemns the Sugar Bounties Bill as mischievous in principle, and the action proposed by it as detrimental to the interests of the working

class of this country. That a copy of this resolution be sent to the members for the borough and the members for the Westhoughton Division, with a request that they will do their utmost to obtain the withdrawal of the Bill.

Committee Meeting, Monday, May 13th, 1889.—That the minutes dated May 9th of the Finance Sub Committee be adopted. Minutes referred to: "That we give notice to the Wholesale Society that in future we shall ourselves undertake the insurance of our goods in transit. That the same rates of insurance as at present paid on goods in transit be charged by us on those goods, and be placed to the credit of the insurance fund. That the insurance fund be credited with interest at the rate of $4\frac{1}{2}$ per cent per annum. That our plate glass windows be insured in our own insurance fund at a premium of £5 per quarter."

Committee Meeting, Monday, September 9th, 1889.—That the Secretary sign an application that this Society may be admitted a member of the Co-operative Union Limited.

Thus started a connection which has been kept up to the present time.

In a simple fashion our banking business with the Wholesale was started. It is recorded as follows:—

Committee Meeting, Monday, December 16th, 1889.—That we open a banking account with the Co-operative Wholesale Society, and place £10,000 to the credit of that account.

The Secretary's report for the year 1889 does not contain very much that is interesting for historical purposes.

The Society has now completed its thirtieth year, and its vigour is so great that last year more progress was made all round than has been made in any previous year. We have during the year entered into the occupation of our new premises, Bridge Street, and have completed the alterations required at our drapery premises. All the departments for which additional accommodation has been provided have already increased their trade, and promise well for the future. We have completed the lighting by electricity of the business portions of our two central blocks of buildings. The effect of the light is very good, and the benefit from it is very marked.

The accommodation in our Central premises is now very great, and the stocks kept are large and choice. The members certainly cannot do better than make use of the opportunities offered them at their own shops for making a good selection of articles at reasonable prices.

THE LENDING LIBRARY.

This being so extensively patronised by the members, the room at the top of the stairs was found too small for the purpose, and the Educational Committee, after mature deliberation, had the Library removed into a much larger room. That this was a step in the right direction was proved by the large increase of borrowers, and in the year 1889 we issued more books in one night than was issued from any public library in the town ; but this result is owing to the action of the Committee in keeping the Library well supplied with the newest books in all departments.

FIRST MONTHLY MEETING, 1890.

This meeting was held on the Monday evening, January 6th, 1890. From the minutes of the Committee of Management we learn that Mr. Henry Gerrey had tendered his resignation as Manager and Buyer for the Grocery Department. Another minute stated that steps were being taken to enlarge the premises of the Tailoring Department in order to meet the demand for ready-made clothing. A long discussion took place on the question of the appointment of a new Manager, which, however, led to no practical result.

Mr. S. Taylor moved that an illuminated address of sympathy be drawn up and forwarded to Mr. Gerrey on his resignation through sickness from the post of Manager. Mr. J. Tunstall seconded the resolution, which, having been supported by Mr. Rigby and Mr. Entwistle, was carried.

The financial statement was next taken, which showed an increase of business for the quarter. On the nomination of Mr. Thomasson for the office of President a difference of opinion arose as to whether he could accept the office for more than six months, as in that time he would have been a member of the Committee three years. It was held on one hand that, having served two years and a half, he could not accept the nomination for more than six months. To settle the question Mr. Thomasson announced that a case should

he submitted to E. V. Neale, Esq., barrister-at-law, for his opinion, and whatever his decision was he would abide by it.

The year 1890 was started with a reduction in the price of the almanacs then issued by the Committee of Management, from 3d. each to a uniform price of 2d. each.

At the Quarterly Meeting, Monday, January 16th, 1890, the following resolution was adopted :—

That an address be presented to Mr. Gerrey expressing the regret of this meeting at the cause which has necessitated his resignation as Manager of the Society, and our sense of the long and faithful services he has rendered to the Society, and that the address be illuminated.

This brought about the appointment of Mr. Alfred Hackney as Manager of the Society, and caused some rearrangements in the office staff, as recorded in the minute of the Committee Meeting, Wednesday, February 5th, 1890 :—

That Mr. Charles Ditchfield be appointed Secretary and Cashier to the Society.

That the Manager and Secretary draw up particulars of the office rearrangements rendered necessary by the foregoing resolution and submit the same to the Committee.

Shortly after this Mr. Gerrey died, and the following vote of condolence was forwarded to his family :—

Committee Meeting, Friday, February 28th, 1890.—That this Committee render their heartfelt sympathy to the family of the late Mr. Henry Gerrey in the sad and painful affliction through which they are now passing. They also wish to record their sense of his unvarying faithfulness to duty, and of the integrity and honesty of purpose which characterised him during the many years he has been Manager of this Society. They further trust that all needful support may be afforded them to bear their severe loss.

A Confectionery Department being considered necessary at this time, the following resolution was passed relating thereto :—

Committee Meeting, April 3rd, 1890.—That we advertise for a person to take charge of the Confectionery Department, and that the advertisements be inserted in the *Manchester Guardian* and the three local papers.

The Annual Meeting of the Great and Little Bolton Co-operative Society was held in the Temperance Hall on Saturday evening, February 15th, 1893, under the chairmanship of Mr. John Thomasson (President of the Society), he being supported, amongst others, by the Bishop of Manchester (Dr. Moorhouse). The Hall was filled in every part.

In the afternoon tea was partaken of in the Co-operative Hall by nearly 3,000 persons.

The Bishop of Manchester (Dr. Moorhouse) said he had great pleasure in congratulating them on the continued success of the operations of the Society. He would like to direct his remarks to one branch of those operations, viz., that organised to enable all members to become possessors of their own houses. If he were a working man he would make it his first care to be the owner of his own home, and when he once got a house he would take very good care that no one took it from him, even if he had to suffer want in order to keep it. If he must starve, he would like to starve in his own house. He would take good care no landlord turned him out into the street and sold his furniture for rent. A person who had got his own house was not likely to get into such straits as he had referred to, but if he did he would be more able to fight for bread than the man who had to pay rent. He, therefore, earnestly exhorted every member of the Society to take advantage of the offers of help the Society had made to them, and to become the owners of their own houses, and then they would be less anxious, and more independent for the rest of their days.

At the 122nd Quarterly Meeting, which was held on Monday evening, August 4th, 1890, in the Large Hall, Bridge Street, there was a good attendance of members, the chair being occupied by the President (Mr. Thomasson).

A recommendation of the Directors: "That all the employes receiving two days' paid holidays during the summer should have four days in future," was considered

and discussed at considerable length, the proposal being ultimately adopted. The employes on weekly wage would then have eleven days' holidays during the year, in addition to closing at half-past twelve on Wednesdays.

The development of the trade locally of coal sold in hundredweight bags brought about the following resolution :—

Committee Meeting, September 8th, 1892.—That we start the coal-bagging business, and the Manager make the necessary preparations for same.

At the Quarterly Meeting held on March 5th, 1890, the report was submitted stating the increase in both trade and membership.

The question of the Society's support of the Technical School scheme was considered, and on the motion of Mr. Thomasson it was resolved that a donation of £100 already promised be applied to the alteration and equipment of the proposed buildings. On the proposal of Mr. E. Tyldesley, seconded by Mr. S. Taylor (Chairman, Trades Council), it was also agreed unanimously :—

That in consequence of the altered conditions in connection with the proposed Technical School, whereby the proposed grant of £25 per quarter from the educational fund will not now be required, the resolution passed on May 6th, 1889, be rescinded, and that the Educational Committee be empowered to subscribe the sum of £400 to the equipment fund, the same to be borrowed from the Society and repaid from the educational fund.

The members further resolved at their meeting in May, 1890, to contribute £500 towards the alteration and equipment of the Bolton Mechanics' Institution as a Technical School, a fund of £6,000 for which purpose was then being raised. The Corporation took over the School, and have since maintained it. Here is another example of local Co-operative sympathy for the cause of education.

The report of the work of the year, which was compiled by the Secretary, contains such an amount of valuable

matter that we are constrained to reproduce it here, viz.:—

SURPLUS CAPITAL.

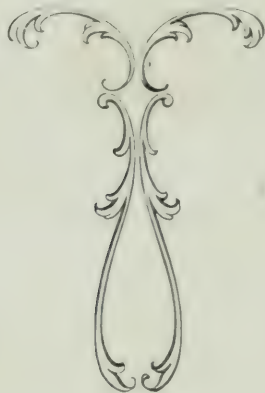
Co-operative Societies generally have been conducted on such safe lines, and have taken such care to make secure the capital entrusted to them, that there are few institutions in the country in which more confidence is reposed by the working classes, and in which they are so eager to deposit their savings. Added to this confidence there is a good rate of interest paid, and exceptional facilities open for the saving, deposit, and withdrawal of money. Under these circumstances it is not surprising that so much money comes to be invested in such Societies as to render it in many cases a positive burden, the money accumulating faster than suitable outlets can be found for it. Various methods have been tried to lessen this difficulty. The limit of share capital generally adopted at the outset was £100 per member. Other Societies adopted differential rates of interest, chiefly on the purchase basis, making it a condition that to obtain the maximum rate of interest a certain amount of purchases per quarter must be made. Other Societies, again, tried the plan of reinvesting the capital, especially in the direction of making advances on mortgage of cottage property. All these schemes relieved the difficulty for a time. The plan of reinvesting gave the longest relief. The Bolton Society adopted the last-named plan, and has succeeded so far in keeping the capital entrusted to it reasonably well employed. With good trade, good wages, and low prices of provisions, however, the margin between income and expenditure would materially increase, much of the money thereby saved finding its way in our case to the Society, at a constantly increasing rate, and faster than suitable opportunities for reinvestment present themselves.

In addition to the capital we have reinvested in mortgages, other Co-operative Societies, railways, manufacturing concerns, &c., from all of which interest is actually received, a very large amount is invested in trade buildings, plant, and saleable stock, the returns from which do not appear on the face of the accounts, but are none the less real. If the Society had not capital to invest in trade buildings and plant it would either have to pay interest on money borrowed from outside sources or pay its equivalent—rents; and if it had not capital to enable it to pay ready money for purchases of saleable stock, but had to buy largely on credit, it could not obtain the discounts it is now able to obtain. On the whole, the worth of its capital is to the Society far more than is paid for it.

ALMANAC DEVELOPMENT.

The Educational Committee took a new departure in reference to the sheet almanac. Instead of the sheet with the shops printed on, each member was presented with a beautiful chromo almanac of 30 inches long by 20 inches wide, fitted with sticks and tape for hanging

up. The design of the picture was a beautiful rural scene in Devonshire, entitled "Changing Pastures," and represented a farmer driving his cattle through the farm fold from one field to another. The perspective of the picture was very good, and the various colours of the trees and farm buildings all tended to make up a very interesting picture. The almanac also contained the usual information as to the events of the Society, the check days, stocktaking days, &c., all being printed in the calendar in a different colour of ink. The painter was Mr. Rowden, and the almanac was printed by the Co-operative Printing Society. All members on taking in their share books received a coupon with the usual voucher (or receipt for their share book), and this had to be given up at one of the Grocery Stores in exchange for an almanac, and members were requested to assist the shopmen by applying for the same on the least busy days in each week.



CHAPTER XXIII.

1891-1892.

Alterations to Premises—Notice of Motion to Wholesale on Duality of Office—Past History of Our Society—Cigars to be Sold in Confectionery Department—Lark Street Temperance Hall Bought—Helping to Relieve Distress—Trip Committee's Trials—District Reading-room Scheme—Employes' Treat—Connection with Insurance Society—Progress and Work—32nd Anniversary—Development of Boot and Shoe Department—Appointment of Manager—Drapery Site Bought—Eskrick Street Branch—Appointment of Assistant Secretary.

DURING the year several alterations took place. Astley Bridge Grocery Store was considerably improved, and the alterations in our General Offices when completed greatly facilitated the progress of business therein. Steps were also taken to build a Branch Store near All Souls' Church to meet the growing wants of that populous neighbourhood. These things show us that the Committee of Management were fully alive to the needs and requirements of our Society, and fully deserved the sympathy and help of all our members. If this help is given and our members will only do what they can to help on the cause of Co-operation, our progress in the future will be greater than in the past.

It was also pleasing to notice that in this year the trade of Bolton and district was good, and it was expected by all that the shop receipts for the year 1891 would reach half a million of money.

The question of duality of office in connection with the Wholesale Society having come locally well to the front,

at the Committee Meeting, Monday, December 29th, 1890, the following decision was made :—

That we give notice of motion at the next Quarterly Meeting of the Wholesale Society of the following :—“ That in view of the enormous growth of the business of the Wholesale, rapidly increasing demands upon the time and ability of the management, and with the object of strengthening the movement by receiving the services of more men of tried ability, it is desirable to so alter the rules as to provide that no member of the Board of the Co-operative Union Limited or Director of the Newspaper or Printing Societies be eligible to sit on the Committee of the Co-operative Wholesale Society.”

This was followed up by other resolutions as recorded below :—

Committee Meeting, Monday, January 26th, 1891.—That we ask Mr. Peans, of the Southern Section of the Co-operative Union Limited and the Newcastle Co-operative Society, to introduce our motion opposing duality of office at the Co-operative Wholesale Society's meetings in London and Newcastle respectively.

Committee Meeting, Monday, March 16th, 1891.—That we again give notice of motion *re* duality of office at the next Quarterly Meeting of the Wholesale Society, and that we include in our motion members of the Co-operative Insurance Board, in addition to the members of the Boards named in our previous motion, who shall not be eligible to sit on the Board of the Co-operative Wholesale Society.

The past history of Co-operation speaks sufficiently for itself. We are living in the present, and the present is perhaps more important to us, but what is more important still is the future of our movement. What will the future of our movement be? The future of our movement will be just what we make it.

Two or three resolutions were recorded on the minutes for this year as given below :—

That we sell cigars in our Confectionery Department.

Committee Meeting, Thursday, April 2nd, 1891.—That we purchase the Lark Street Temperance Hall from Mr. J. P. Thomasson at the price named.

This purchase was a fortunate one, as it permitted necessary stable accommodation to be made without hindrance.

Committee Meeting, Monday, January 19th, 1891.—That the use of the bakery ovens be granted for the cooking of free dinners for outside workers during the severe weather.

That we get in any ham shanks and bones that may be lying at any of our Stores and send them, along with a sack of meal, to the officials at the Town Hall for free dinners.

The Trip Committee had greater difficulties than usual to face in 1891 in carrying out the Whitsuntide excursions, as, owing to this popular holiday coming on so early in the year, and the weather being so unsettled, many intending excursionists were deterred from taking advantage of these trips. The difficulties in carrying out our trips to a successful issue had been augmented by the action of the railway companies, who had restricted promoters by reducing the number of trains by which holders of extension tickets could return, and also by the great opposition which was offered both by the railway companies and by other excursion promoters. It was a matter of great anxiety to those who arranged these trips, and they were only acting as business men in asking all the members to help them by purchasing their tickets at their own shops. In making the arrangements for the Whitsuntide trips it was necessary to guarantee to the railway companies that tickets should be sold to the value of £1,000, so that members will see that the profit on excursions was not obtained without risk. As outside competition was on the increase, it could only be met by the members of the Society doing what they can to help by buying their tickets at the Stores.

A scheme of District Reading-rooms was considered at the Joint Committee Meeting of the General Committee and the Educational Committee, Wednesday, June 3rd, 1891, and a resolution approved as follows:—

That we are in favour of the scheme proposed by the Educational Committee for the purpose of establishing District Co-operative Reading-rooms in the borough.

That Mr. Lander, Mr. Hilton, Mr. Worsley, Mr. Brown, and three members of the Educational Committee form a Joint Committee for selecting a site for a Central Reading-room.

A treat was given to the employes during 1891, as recorded in the minutes of the period:—

Committee Meeting, Monday, June 15th, 1891.—That we apply for a special train for our employes' treat to Morecambe on Wednesday, July 8th, *via* Hellifield, to start from Bolton at eight a.m., and to return from Morecambe at eight p.m., calling at the Oaks Station going and returning.

Committee Meeting, Monday, October 19th, 1891. That the Secretary do affix the seal of the Society to an assignment of a plot of land and shop and dwelling-house and dwelling-house thereon, situate Nos. 107 and 109, Turton Road, Turton. Mr. William Pilling and Mrs. C. Brooks and their Mortgagees to this Society.

This was bought for Branch extension in this neighbourhood.

INSURANCE SOCIETY.

The members of the Bolton Co-operative Society have been members of the Co-operative Insurance Society from the commencement. Up to this time they had received from this Insurance Society 6 per cent interest upon their money since 1867, and they had received £532. 2s. 2d. for interest on capital. In addition, they are agents for this Society. Every cottage upon which money is lent they insure with it. The many buildings of the Society are insured with the Society, the amounts the Bolton Society have received for commission as agents rising from £3. 12s. 8d. in the year 1880 to £28. 7s. 1d. in 1890.

Our thirty-second Anniversary was a success. No better object lesson could be given to the town of the social side of our movement. The speeches of the President (Mr. Hilton) and Mr. Harwood had many good points, but it is no disparagement of their eloquence or arguments to say that the annual report was the absorbing feature of interest. We were on the flood tide. An increase of 1,537 members in the year was most encouraging. They were not paper members, but *bona fide* Co-operators, for the sales increased by the enormous amount of £67,481, bringing us within touching point of half a million turnover, which meant that, on an average, each member had spent about £30 with the Society, and received in interest or in dividends £4. 14s. each. This had been done whilst the Directors had been wisely consolidating the work by building up the reserve fund, and setting aside handsome sums for depreciation. A striking illustration of the social revolution we were accomplishing was the Cottage Building Department. No less than £117,000 had been lent on cottage property. Some £41,000 of this sum was borrowed during 1892, but a little more than half of that sum had been repaid. Such

figures testified that our members were rapidly becoming possessors of their own dwellings. This, coupled with the increase of deposits in the savings bank, spoke volumes for the growth of habits of thrift.

The coming generation of Co-operators will enter into a splendid heritage. It is for the present members to see that they are set a good example, and educated to use it well. Our annual gathering ought to stimulate every member to do their utmost to support a movement which is conferring such pecuniary and educational benefits on the community.

DEVELOPMENT OF THE BOOT AND SHOE DEPARTMENT.

When the Committee of Management decided upon commencing business in the boot and shoe trade they appointed Mr. John Balshaw to work the same.

On November 5th, 1860, Mr. Balshaw opened this department at the Manor Street Store. The business done in the first quarter amounted to £72. 19s., and for the first year to £309. 17s. For five and a half years Mr. Balshaw was the only person engaged in this department, until March, 1866, when the business had increased £220 per quarter, a second man was appointed in the person of Mr. William Jones. The business continued to grow, and when the Central premises were built in Bridge Street the Boot and Shoe Department found suitable premises in the shop now occupied by the Confectionery Department, and the receipts increased in two years from £647 to £2,311. Under the management of Mr. Balshaw the business grew until this shop became too small, and so in 1882 another removal took place, this time to a shop in the Bark Street premises, the business having grown from £2,300 to £6,600 per year. The new and large shops then placed at his disposal gave Mr. Balshaw greater facilities for developing a trade which, being utilised, doubled the business again in five years. The last removal, from the Bark Street premises to the Central, was not altogether to meet the requirements of the shoe trade, but has in a way retarded its progress, for the receipts for 1891 amounted to £17,684, which was the largest sum ever taken in one year. During the thirty-one years

Mr. Balshaw had charge of the Boot and Shoe Department the total business done at the Central premises amounted to £203,744. In addition to this sum there have been Branch shops formed at various parts of the town, viz., Hibbert Street, Venture Street, Daubhill, and Astley Bridge. During the long period Mr. Balshaw had charge of this department satisfactory relationships always existed between him and the employes, and his genial manner gained for him respect from the members generally. In February, 1892, in consequence of failing health, he tendered his resignation to the Committee of Management, when the following resolution was unanimously agreed to :—

That the resignation of Mr. John Balshaw, Manager of the Boot and Shoe Department, be accepted, and the Committee desire to place on record their high appreciation of the long and valuable services rendered by him to this Society, and further express their regret at the cause which has led him to tender his resignation, viz., failing health, but hope this may be restored to him, and that he may enjoy its blessings for many years to come.

Another Manager being required, the following resolutions record his appointment :—

Committee Meeting, Wednesday, February 24th, 1892.—That we advertise for a Manager for our Boot and Shoe Department in the local papers and the *Co-operative News*, applications to be made by letter not later than Tuesday, March 8th, stating age, qualities, and salary expected, and to be endorsed " Application for Manager."

Committee Meeting, Thursday, March 17th, 1892.—That Mr. Frederick Hampson be appointed Manager of our Boot and Shoe Department.

Here we have recorded very simply the purchase of the site on which our present magnificent Drapery establishment now stands, and which is such a credit to the Society :—

Committee Meeting, Monday, January 25th, 1892.—That the seal of the Society be fixed to an assignment of a plot of land, dwelling-house, surgery, stable, coach-house, and other buildings thereon erected and situate at the junction of St. George's Road and Bridge Street, Bolton.

Further resolutions relating to the same site are :—

Committee Meeting, Monday, September 5th, 1892.—That the Secretary do affix the seal of the Society to an assignment of the premises situate and being No. 6, St. George's Road, Bolton.



ESKRICK STREET STORE (Grocery, Boot and Shoe, and Butchering Departments).

Special Meeting, Wednesday, September 7th, 1892.—That we offer the Corporation the plot of land at the corner of St. George's Road and Bridge Street, to contain twenty-two square yards, for the sum of £300, the Corporation to do all the necessary flagging to complete the same.

Committee Meeting, Monday, September 20th, 1892.—That we accept the amended proposal of the Bolton Corporation *re* our offer of the plot of land containing twenty-five square yards at the junction of St. George's Road and Bridge Street for the sum of £300. That the Corporation will make the footpath 9 feet 3 inches wide, and allow 9 feet from the kerbstone to the tram rails, they to do all the necessary flagging connected with the same.

Committee Meeting, Monday, October 24th, 1892.—That we recommend the Quarterly Meeting to give power to the Committee of Management to erect central premises at the junction of Bridge Street and St. George's Road.

Committee Meeting, Monday, February 6th, 1893.—That the Secretary do affix the seal of the Society to an agreement dated December 31st, 1892, made between this Society on the one part, and the Mayor, Aldermen, and Burgesses of the Borough of Bolton on the other part, and being the agreement for the sale of a plot of land at the junction of Bridge Street and St. George's Road, Bolton.

ESKRICK STREET BRANCH.

Our No. 28 Branch on the corner of Eskrick Street and Glen Bott Street, Brownlow Fold, of which the illustration is a sketch, is doing a satisfactory business. The building is of a massive style, containing as much of the ornamental as is admissible in structures erected purely for Store purposes, and covers an area, including yard accommodation, of some 250 square yards. The main entrance in Eskrick Street opens on a large and well-filled general Store 27 feet wide by 38 feet long, with white glazed brick walls and ceiling of pitch pine; a staircase rises from a commodious and well-lighted cellar through this floor to the Storerooms above.

Immediately on the corner of the above-named streets is the entrance to a Butchers' Store, 17 feet by 15 feet, with floor of polished flags and walls of glazed bricks. A few steps down Glen Bott Street is the entrance to a Cloggers' Store of an irregular shape, but averaging 9 feet 6 inches by 22 feet, and to the workshops above this and Butchers' Store. The entire building is well heated, lighted, and

ventilated, and planned and carried out to meet the requirements and ensure the comfort of both customers and employés.

The contract for building was let to Mr. Richard Mosley, under the supervision of Mr. T. E. Smith (Architect).

APPOINTMENT OF ASSISTANT SECRETARY.

During the time Mr. Ditchfield was acting as Secretary and Cashier it was found necessary to relieve him of some portion of his duties. Therefore it was decided that an Assistant Secretary should be appointed, and on June 23rd, 1892, the following appointment was made: "That Mr. Walter Pomfret, in addition to the charge of the Cottage Building and Small Savings Department, under the direction of the Secretary, be appointed Assistant Secretary to the Society." This was the first appointment of this kind, and the office ceased to exist on the appointment of Mr. Joseph Pomfret to the Secretaryship.

Another extension provision is recorded below:—

Committee Meeting, Monday, July 4th, 1892.—That we recommend the plot of land in Deane Road to be secured.



CHAPTER XXIV.

1893.

The Colliers' Strike—Coal Bagging Started at Bradshaw—Purchase of Tonge Moor Reading-room—Conference of Committee and Employes Arranged—Tonge Fold Butcher's Shop Purchased—Purchase of Land in Lark Street—Checks First Given on Milk—Strip of Land Sold to Corporation—Tenders of Thanks—Relief of Distress—Withdrawing Textbook in Schools—Annual Party—Secretary's Report—Mr. Lander Pleads for Loyalty—Our Productive Work.

EVERYBODY was feeling the pinch of the coal struggle. The poorest, of course, were experiencing its effects most. Millions of money were being lost, homes brought to destitution, women and children were starving, and working people paying famine prices for coal—and all for what? Because people are not yet wise enough to throw over the competitive system for the better plan of Co-operation. So long as it is the object of each party to get individually all they can, irrespective of consequences to the other, there will be this suicidal strife. Happily, there are signs of wiser times prevailing. Combinations among employers and employed are teaching the law of mutual dependence. The spirit of self-sacrifice is being developed, among trade unions especially. Even non-unionists, through this struggle, stood manfully side by side with unionists. All felt they were being dealt with unjustly, that unwarranted demands were being made by their employers. With this view the great majority of the public agreed, and liberally contributed to relief funds, so that the men might resist what they termed the "starvation policy" of colliery owners. This, however,

we will affirm: that if the spirit of Co-operation, which should animate all engaged in the coal industry as well as other trades, had prevailed, such a conflict, with its terrible consequences, could not have occurred. Capital cannot dispense with labour; but its possessors live whilst labour succumbs to its impositions for want of bread. We are yet far from the goal of Co-operative production, but if working people studied their own interests they would make more use of the weapon of Co-operation in a competitive struggle. Only capital can fight capital effectively. Co-operative trading will find capital for working people on a far greater scale than at present if it is loyally supported. There is a much better prospect of bargaining with a colliery proprietor if each collier in his employ has a tidy sum to his credit in the Co-operative Society. The coal war, as it has been accurately described, will not have been in vain if it has taught men to husband their resources, and if their accumulation of capital leads them to ponder whether it is not worth a great effort to become their own employers; or, failing that, to secure through their joint capital a large controlling power in the conduct of the industry by which they earn their daily livelihood.

The following are the principal resolutions for the year 1893:—

Committee Meeting, June 22nd, 1893.—Resolved,—That we commence the coal-bagging trade in the Bradshaw district.

Committee Meeting, Monday, June 26th, 1893.—That the dwelling-house, No. 89, Tonge Moor Road, be purchased for the sum of £250, and that the Educational Committee be charged a rental of 5s. on the purchase money in addition to what will be required for rates, taxes, and repairs. [This was for a Reading-room.]

Monthly Meeting, Monday, July 3rd, 1893.—That we make arrangements to hold a conference of the Committee and employes of this Society for the purpose of discussing Mr. Maxwell's Congress paper respecting "The Relation of the Co-operative Movement to its Employes," to be held at as early a date as convenient.

Committee Meeting, Monday, July 10th, 1893.—That we purchase the shop adjoining our Tonge Fold Store from Mr. Thomas Royle, to be used for a butcher's shop, for the sum of £313, subject to the conditions **named**.

Committee Meeting, Monday, August 14th, 1893.—That we purchase from the executors of the late Mr. Thomas Moscrop a plot of land and five dwelling houses thereon situate in Back Lark Street, Bolton, together with a ground rent of £3. 3s. 8d., payable by this Society to the before named executors of the late Mr. T. Moscrop, and arising out of land on which formerly stood the Free Christian Church, Lark Street, Bolton, the purchase money being £550. [This was used for stable extensions.]

Committee Meeting, Monday, August 14th, 1893.—That we commence to give checks on milk at the beginning of the December quarter.

Adjourned Committee Meeting, Tuesday, October 31st, 1893.—That special attention be called to the checks now given on milk purchases, also the new departure in the Tailoring Department, viz., Tailors' Ready-made Branch.

Committee Meeting, Thursday, August 24th, 1893.—That the Educational Department be charged £15 per annum as rent for the newsroom, No. 89, Tonge Moor Road, and to be clear at the above rent of ground rent, water, rates, and taxes.

At the conference of the Committee and employés held on Wednesday, September 20th, 1893, Mr. Samuel Fairbrother read Mr. Maxwell's Congress paper, entitled, "The Relation of Employés to the Co-operative Movement," and a discussion ensued thereon.

The following resolution was adopted :—

That a conference of the Committee and of the employés be held quarterly, to consider and discuss the questions affecting themselves and this Society, and of the Co-operative movement generally.

The meeting concluded by according votes of thanks to Mr. Fairbrother, and to the Chairman (Mr. Lander).

Committee Meeting, Monday, October 16th, 1893.—That we sell to the Corporation the strip of land in Back Chapel Street, required for improvement, for the sum of £20, they to make good the footpath and co-extension with the land.

Adjourned Committee Meeting, Tuesday, October 24th, 1893.—That an Employés' Conference be held on December 6th, 1893, to which the members of the Society be invited, and that Mr. James Fletcher be asked to read a paper on that occasion.

Quarterly Meeting, November 6th, 1893.—That the action of the Committee in distributing groceries and provisions to the extent of £145 towards the relief of distress in Bolton and neighbourhood, caused by the coal dispute, be confirmed.

THE PROHIBITED BOOK.

On Monday, January 11th, 1893, a deputation of shopkeepers waited upon the Educational Committee of the Bolton School Board to ask that a reading book used in the schools, and written by Mr. H. O. Arnold Forster, entitled "The Laws of Everyday Life," should be withdrawn. The request of the shopkeepers was acceded to.

Seeing that this reading book had been in use for nearly four years, the action of the Board was rather hasty in withdrawing it without allowing time for any other persons interested to lay their views before the Committee. The shopkeepers objected to the chapters on "Co-operation" in the book. The Educational Committee decided to have the chapters on "Co-operation" reprinted and distributed throughout the borough, under the title of "The Prohibited Book;" and it was also decided to send a deputation to the Educational Committee of the School Board, and, seeing that the book is one which gives a large amount of useful information on trade unionism, it was decided that the Trades Council should be asked to take part in the deputation. The Trades Council at their meeting at once appointed two representatives, and arrangements were made for a conference with the School Board on the question.

This was followed by a resolution as follows:—

Committee Meeting, Thursday, December 11th, 1893.—That two members of this Committee be appointed to accompany the representatives from the Educational Committee and the Bolton Trades Council, to wait upon the School Board next Wednesday afternoon *re* their action in withdrawing Mr. Arnold Forster's textbook from the schools of the town.

At the Monthly Meeting on Monday, December 18th, 1893, the action of the School Board in withdrawing Arnold Forster's textbook, "The Laws of Everyday Life," from the schools of the town was discussed, the proposed action of the Educational Committee being cordially approved.

A deputation from the Society and the Trades Council waited upon the Education Committee of the School Board on Monday, February 8th, 1894, with regard to the withdrawal of the school book, "Laws of Everyday Life," from the schools of the Board

The members of the deputation explained that they considered the action of the Board hasty in withdrawing a book that had been in use for nearly three years at the request of one section of the community, and argued that, as Co-operation and trade unionism were a part of the social life of the people, they should be taught in the schools.

The Chairman explained that the Board had not withdrawn the book at the request of the traders who waited upon them, but having considered the statements made to them, especially that the author himself intended to withdraw the chapter objected to from the next edition of the book, they felt that they could no longer allow it to be used in schools ; but he also pointed out that Co-operation was taught, and they could not well refuse to teach it, as Co-operation was too great a factor in life to be ignored. All they had done was to withdraw a book which the author himself admitted required revising, and when the new edition was ready they should be prepared to allow the book to be used in the schools. The Chairman, in conclusion, pointed out that he himself had taken an active part in Co-operative work, and he could assure them that the Board had no desire to act in opposition to the Co-operative Society or the Trades Council.

A cordial vote of thanks to the Chairman and members of the Board for their reception brought the interview to a close.

THE ANNUAL PARTY.

After taking into account the fact that for almost one-third of the year 1893 one of our greatest industries was at a standstill, and that all other industries were more or less crippled thereby, it is marvellous to notice the progress made during this period. We then had thirty Branch Grocery, seventeen Branch Butchering, and five Branch Shoe establishments, thus being in a position to supply the members with all they were likely to need, from the smallest item in the grocery or drapery line to a house of furniture, and also, if required, a house could be provided to put the furniture in.

On the evening of Saturday, March 18th, 1893, the Temperance Hall was crowded in every part by an enthusiastic audience on the occasion of the Annual Tea Party and Entertainment. Mr. William Lander (President) presided, Mr. Thomas Tweddell, of Hartlepool (Chairman, Newcastle Branch, Co-operative Wholesale Society), being the speaker.

The Secretary said that during the year the Society had opened Branch Grocery Stores at Morris Green, Gibbon Street, and Turton Road, and had in course of erection other Branch premises in Eskrick Street which they intended utilising for Grocery, Butchering, and Boot and Shoe businesses.

Mr. Lander gave an address as follows: It was not needful to ask for increased loyalty, though he might say it would be necessary owing to the alterations and extensions which would have to be incurred before very long in connection with the Society. They were to have a bigger house for the Drapery Department. They were extending their borders, too, in every part of the town. There was an old saying that nothing succeeded like success, and this was verified in connection with their Society. Let him speak for a few moments on Co-operation in two aspects: (1) As to its being an educational force in town and country. He placed this in the front because it was an admitted fact that only as they grew in knowledge could they progress satisfactorily, on firm principles, on ground that would serve them in the future. As to their own Society, to go no further, it was impossible to over-estimate the value of the educational part of their work. In a word, the Educational Department fed the mind. Give Co-operation full play, and it would do a still greater amount of good work, and that in a quiet fashion. Looking at what the Bolton Co-operative Society was doing, he found that it was distributing profit to members at the rate of £80,000 per annum; in other words, £80,000 of the wealth produced by trading under the auspices of their Society was returned into the pockets of the people. He found further that, taking the Societies in the United Kingdom for the twenty-eight years from 1862

to 1890, they did business to the extent of £560,000,000, and that in doing it they returned to their constituents a profit meaning, in round figures, £50,000,000. This sum was given back to the purchasers as their share of profit made in trading. Was Co-operation not a force, then, distributing wealth to the community year by year as no other system or force was doing? Not very long ago a Labour Commission sat in London, and took particulars of what Co-operation was doing, and he noticed from the evidence that Mr. Mitchell took the Bolton Society as an example of what Co-operation was achieving.

The Secretary, in his report for the year, said that in regard to the business of our own Society he congratulated the members on the marvellous results obtained during the past twelve months. It had been the most successful year, from a business point of view, since the Society was established, and showed an increase in turnover of nearly £21,000 as compared with the previous twelve months.

OUR PRODUCTIVE WORK.

That Co-operation in Bolton is a great success is admitted by all. Year after year tells the same tale—increase of membership and a corresponding increase of business, and, as a necessary consequence, an increase of share capital. To find profitable employment for this capital requires careful consideration on the part of the Committee of Management. Large sums are invested in various companies, but, with the exception of £52,418 with the Co-operative Wholesale Society, our investments in Co-operative productive works are less than £3,500. This certainly seems a small sum for a Society whose assets amount to £406,075. On the other hand, however, it should be noted that the Society carries on productive work of its own, and last quarter paid in wages £2,343 in this direction. Owing to the goods produced being sold in the shops, the profits are not shown separately, so that a complete statement cannot well be given.

The largest sum paid in productive wages is for work done in the TAILORING DEPARTMENT, where seventy-three hands find constant employment in making up goods to order and for stock. It has been the custom (and is now in many shops) to buy ready-made clothing from large wholesale houses in Manchester and elsewhere, and oftentimes no guarantee could be given as to the conditions under which these goods were produced, either as to trade union or sanitary conditions; and although much has been done of late to improve these conditions, yet the Co-operative Union has found it necessary to advocate the passing of an Act of Parliament to abolish sweating.

An attempt was made to introduce a system whereby goods should be produced on the premises, and thus find employment for our own members.

Our members can, therefore, purchase made up suits at the Stores and know that proper wages have been paid, and that they have been made under good sanitary conditions. As to cost, the Manager claims to be able to produce these goods to be bought in the open market, and hopes for the support of those members who wish to see the time when all workmen shall receive the fair reward of their labour. Thus the productive part of the Tailoring Department not only finds an outlet for a part of the capital of the Society, but at the same time meets a want in supplying clothing free from any suspicion of the dangers of the sweater's den.

THE BOOT AND SHOE DEPARTMENT employs in productive work sixty persons, and the wages paid last quarter to these amount to over £1,000. Most of these employes are engaged in repairs, but still a fair trade is done in boots and shoes made to members' order on our own premises.

THE DRAPERY DEPARTMENT employs about seventy persons in productive work, and in the busy season this number will be largely increased, and even then it will be difficult to cope with the demands of members. It would greatly facilitate business if members would choose their material earlier, and thus help to relieve the block that sometimes occurs. The amount paid in wages for production in this department last quarter amounted to £371.

Perhaps the best instance of Co-operative production is at the BAKERY, where 110 sacks of flour are weekly made up into bread, besides a large quantity of cakes, currant bread, &c. At these works fifteen persons are employed. After paying all expenses a profit of £100 was made on the quarter's working. These undertakings are the result of years of experience in producing nothing but the best quality of bakery produce, which has met with such great approval of our members.



CHAPTER XXV.

1894.

Productive Critics—Our Society Vindicated—Mr. Pomfret Appointed Secretary—Formation of Grocers' Defence Association—Land Bought—Mr. Lander Elected on C.W.S. Board—Church Road Extension—Weapon of Starvation—Productive Exhibition Arranged—Exhibition Opened by Mr. Lander—Mr. S. Fairbrother on "Production"—Mr. Lander on the Local Traders' Discovery—Mr. J. P. Thomasson and Small Capitalists.

THE year 1894 was ushered into active work by the Concert which was held in the Upper Schoolroom of St. Thomas's, Halliwell.

Mr. James Taylor (Chairman, Educational Committee) presided, and Mr. William Lander (President of the Society) dealt with the critics in the course of an exhaustive address. He spoke of the desire of the Educational Committee to provide instruction and entertainment at that and like gatherings. Recently, as they knew, the Society had undertaken some work in a productive sphere, and, because he had read a paper and indicated lines into which Co-operation might be directed, the Society and himself had been charged with not having done right to working men. Now let him say as regarded standard wages being paid, and the acceptance of the lowest tender for work requiring to be done, that it is the absolute practice of the Society at all times to insist that standard wages and standard conditions of labour shall be recognised in every case. They were charged with not having paid their men the wages they deserved, and a correspondent would have them believe that they had not been paying to some of their workmen.

more than 14s. per week, and some even as low as 5s. after working—presumably from the letter—a full week. This statement was untrue in every respect. He was sorry to say that employes in the department referred to did not attend regularly to their work, and the man who would not work had not a right to be paid for that he would not do. Now, contrary to it being a fact that the tailors in the employ of the Bolton Co-operative Society received only 14s. per week, he found from a return made by the person in charge of that department that coat makers—taking into account lost and broken time, from June to the end of August—earned on the average over 24s. per week; that trouser makers earned over 17s. 6d. per week, and vest makers more than 15s. 6d. a week. A man who worked the proper time, taking a nine weeks' average of his earnings, making coats, earned on the average 32s. 8d. per week; trouser makers got 24s. 4d. per week; and vest makers practically 18s. No; the province of the Co-operative Society was to uplift men, not to tread them down, and their practice had been quite as good as their principle, and would stand comparison with those of any trader or employer in the town and country.

At the first meeting of the year held to discuss the affairs of the Society a fairly good audience assembled in the Co-operative Hall. The chair was taken by Mr. William Lander (President), who was supported on the platform by the whole of the Directors of the Society.

The Chairman, in opening the meeting, referred to the year that had just passed, and stated that it was satisfactory to note that the business of the Society had increased notwithstanding the loss of trade caused by the great coal strike, and also by the dulness of trade generally. He also referred to the fact that the Manchester Ship Canal had been opened on January 1st, 1894, and it was only fitting that Co-operators who had subscribed so largely to the share capital should be represented on that occasion, and he was pleased to tell them that the "Pioneer," one of the Wholesale's Society ships, was one of the first to pass through the Canal. The minutes of the Committee of Management

were read by the Secretary, and questions were asked on the appointment of Mr. Joseph Pomfret as Secretary of the Society.

Mr. Thomasson and Mr. Haslam spoke in favour of someone outside the Society being brought in, as it was thought by them that a firm hand was required to put things straight.

The Chairman, in reply, stated that the Committee had gone carefully through the whole matter, and were fully persuaded that the appointment they had made was the best for the Society. Mr. Pomfret was 32 years of age, and he had worked for the Society nearly twenty years, during which time he had obtained the good opinion of the Secretary, Managers, and Auditors. The difficulty in the way of bringing in a stranger was that he would require to be taught by those clerks whom he had to supervise. The Committee were of opinion that in Mr. Pomfret they had the making of a grand man, and who would do credit to the Society.

Looking at this to-day in the light of after-events, we realise how well this prophecy has been fulfilled.

In *The Grocer* of this time the following was recorded :—

A meeting of retail grocers of Bolton was held on Wednesday evening, January 10th, 1894, when it was decided to establish a "Bolton and District Grocers and Provision Dealers' Association." The Chairman stated that one of the objects of the Association would be "Where possible to fight the Co-operative Stores."

Mr. John F. Steele, the principal promoter of the meeting, gave an address, in which he said the times and conditions of trade had changed during the last twenty-five years or more, and changed, not to the advantage of grocers in a body, but to their disadvantage. The old days of large profits and slow returns had passed away, and now quite a new order of things had arisen—so much so that the old respectable tradesman of fifty years ago, who was looked up to as an authority on all things, and held one of the most respectable positions in the community, was rapidly becoming extinct, and his place was being taken by the large capitalist with his numerous branch shops trading on cash lines, or the Co-operative Society, which had got such a hold among English operatives. However, it still happened that some grocers would not march with the times and see the new order of things, and, to his mind, it was this stubbornness and refusal on the part of some of them to see the changes

which were going on which allowed the Co-operative system to be born, and the belief in certain quarters that the old order of things would prevail again that nourished and led these Societies.

This was a pretty candid statement for a wholesale grocer to make.

Had the working classes got the advantages they hold from Parliament, by union, or individual enterprise? What did union do for the operatives in Rochdale? He referred now to the dawn of the Co-operative movement there. It took away the prosperous businesses of grocers and provision dealers, and left them mere skeletons, in too many cases, of what they were. It was no use denying that the Co-operative Society did the largest share of the trade in Bolton. And on this point he would make another assertion. Perhaps it was not exactly correct, but it would make the thing plain to each one of them. He said, then, that the Co-operative Society of Bolton did three-fourths of the trade of the town, whilst the other quarter was divided among private people. But when they came to the rates what did they find? That the tradesmen paid three-fourths of them, the Co-operative Society paying the other fourth. This was manifestly unfair. He believed, and he was sure his hearers did, that the class who did the trade ought to pay the rates, and that the small shopkeeper ought not to be crushed under heavy rates whilst the Society which robbed him of his birthright was wallowing in more money than they knew what to do with.

This was a very specious argument to use, and one likely to command great sympathy, but it entirely overlooks the fact that it is the consumer who pays the rates in the price he pays for the goods he purchases.

"He had no quarrel with individual Co-operators. They exercised the freedom of choice given to every Englishman, but he did not admire that choice." Naturally.

The question then came, "In what way can grocers make their influence felt in this matter?" Not by any individual attempt, however energetically carried on. Only by power of association could they make themselves felt. They all held it a grievous shame that Co-operative Societies should be free from income tax. But by themselves they were helpless. What he proposed, therefore, was this: that when election times came round—Parliamentary and municipal—the Secretary of the Association should be empowered to go to each candidate and ask him his views with regard to Co-operative Societies, and vote according to the answer he gave.

We have here the same old arguments which one meets with every day, but fortunately good sense prevails, and one is not likely to be taken in thereby.

The early months of this year were largely devoted to making provision for further extensions by the acquiring of land, as the minutes show.

Committee Meeting, Monday, February 12th, 1894.—That the Secretary do affix the seal of the Society to an agreement made between the Society of the one part and the Mayor, Aldermen, and Burgesses of the Borough of Bolton of the other part, being an agreement for the sale of a plot of land in Back Chapel Street, Bolton. [This was used for streeting purposes.]

That we accept Mr. Haslam's offer of 7d. per yard for a plot of land on Chorley Old Road for the erection of a new Grocery Branch. [For Store extension.]

Committee Meeting, Thursday, February 15th, 1894.—That we purchase from the Coffey trustees all that plot of land, containing 1,325 square yards, adjoining our central premises in Bow Street, for £900, and subject to a chief rent of £27. 12s. 1d.

Committee Meeting, Monday, February 19th, 1894.—That the Secretary sign an agreement on behalf of the Society, being an agreement made between the Coffey trustees of the first part and this Society of the second part, for the purchase of land in Bow Street.

This purchase is the site that is now utilised for the new Offices and Educational Department, which have been opened during the Jubilee celebrations.

Committee Meeting, Thursday, April 5th, 1894.—That the Secretary do affix the seal of the Society to a deed of conveyance, being a conveyance of a plot of land and premises erected thereon, and situate in Bow Street, Bolton.

Committee Meeting, Thursday, March 8th, 1894.—That the Secretary do affix the seal of the Society to a counterpart under-lease, being a conveyance of a plot of land, and one shop and dwelling-house thereon, situate in Bury Road, Tonge Fold. [Used for extension at Tonge Fold.]

Committee Meeting, Thursday, May 31st, 1894.—A motion that we most heartily congratulate our Chairman (Mr. Lander) on his election on the Board of the Co-operative Wholesale Society, and a wish that he may long be spared to serve in that capacity, was unanimously carried.

To provide for an extension in Church Road, Halliwell, the following resolution was passed at the Committee Meeting, Monday, August 27th, 1894:—

That the seal of the Society be affixed to a counterpart lease made between Oliver Ormrod of the first part, Knowles Edge of the second part, and this Society of the third part, of a plot of land situate in Church Road, Halliwell.

CO-OPERATIVE PRODUCTIVE EXHIBITION.

Co-operative production is a subject which justly demands the careful consideration of all who have at heart the welfare of the industrial community. It cannot be charged against our Society that it has not had its attention, as the following minute shows :—

Committee Meeting, Tuesday, September 4th, 1894. That we arrange to hold an Exhibition of Co-operative Productions in our Large Hall on Saturday, Monday, and Tuesday, November 10th, 12th, and 13th next.

We can also boast that in some directions in the productive field we have achieved considerable success. The efforts we have so far made, however, serve to demonstrate how great a field lies before Co-operators who have achieved such great results in distribution. It is, however, admitted that before further progress can be expected on a larger scale theories must be translated into facts. To some extent this has been done, and the more it is seen to be possible to successfully engage in productive enterprises, the greater prospect is there that the surplus capital within the movement will eventually be turned into this channel more and more as time goes on.

Some of these facts were presented in a concrete form at the Exhibition held at this time in the Bridge Street premises. We venture to believe that those who visited this Exhibition would be persuaded that there was a great future for Co-operative production. Further, they could not help but be convinced that articles of beauty and utility, which compared favourably with any competitive product, are being manufactured by Co-operators, who are able to offer them at prices which also bear comparison with the ordinary trader.

All that the Societies need is more custom. The capital, enterprise, and skill will keep pace with the demand. It must also be remembered that all the articles so produced are produced on equitable principles, the worker being fully considered, and the customers' interest conserved.

What all are agreed was a successful and highly encouraging Exhibition was opened on November 10th,

1894, and the succeeding Monday and Tuesday. As the space for exhibitors was so strictly limited, invitations could only be given to a limited number of Societies, but those selected were fairly represented, and the rooms were thronged daily by visitors. There was a crowded audience at the opening proceedings, which were presided over by Mr. S. Fairbrother, who was supported by the members of the Committee of Management and others.

The Chairman, who was well received, said the first duty that fell to him was the pleasant one of heartily welcoming the representatives of the Societies who had responded to the invitation to exhibit their productions, and to express the hope that the Exhibition would be of good service to them by stimulating the people of Bolton and the surrounding districts to purchase goods which were made under fair and equitable conditions. He had pleasure in calling upon the President of the Society to open the Exhibition.

Mr. Lander said he was delighted to see such a magnificent gathering, for it proved to him that there was an earnest, genuine feeling in regard to Co-operative productions. He had a distinct recollection of being honoured three years previously with a similar duty to that which fell to him that afternoon. They were in agreement that Co-operative production was a good thing to engage in, and to develop and conquer. Each wing of the movement had been working hard, and had produced better results now than they did three years ago. We had not reached the end of our journey. We were marching on, encouraged by our progress, to take possession of the promised land. Certain members of a trade held a meeting in the town, at which meeting an announcement was made that it had been discovered that a great many of the tradesmen of Bolton were members of the Co-operative Society. The association, having found this out, called upon these tradesmen to withdraw from the Co-operative Society, urging that if they did not they would be going against their own interests. To accomplish this withdrawal the association decided to put themselves into communication with other trade

associations. Not only were tradesmen members of the Bolton Society, but a matter still more serious had been found out by the Grocers' Association, and that was some tradesmen had actually borrowed money from the Society wherewith to purchase property. The words of the report ran: "Many tradespeople were Co-operators, and were in the habit of purchasing even property and borrowing money upon it." That was perfectly true; there were many respectable members of the Bolton Society who were tradesmen in the town, and the Society was so broad in its principles and policy that they were not excluded, even though they were working against the institution of which they were members. The Co-operative movement was large enough to accommodate every class; it would take in the poor man and the millionaire; the man who worked for his living, and the tradesman. Everybody who was disposed to join the Society and would conform to its rules were welcomed, and were members of equal importance and had full share of privilege in connection with the Society.

MR. J. P. THOMASSON AND SMALL CAPITALISTS.

Mr. Thomasson, in proposing a vote of thanks to Mr. Lander, expressed his pleasure at being present, and still more to hear what could be done by intelligent, sober, and industrious men when they combined together for their mutual welfare without calling for State assistance, except in the way they called upon it to do justice between man and man and give them fair and free conditions for utilising their wealth. In these days, when there was a great tendency to ask the State to do many things which he thought the people could do better for themselves, he was glad to see what could be done by the combination of small capitalists, not only in distribution, but in productive work. In that Exhibition they saw what good work could be done, and he hoped it would be an encouragement to combine still more in the future in order to make the progress of productive Co-operation something more like the progress which had distinguished Co-operative distribution in the past. It was by joining their forces together, co-operating

one with another, that they could obtain for small capital the profits which they could not obtain as individuals. By that means they could obtain not only the value of their personal service, but also the profits of the capitalists, and make themselves independent of large capitalists. They had in the distributive Stores throughout the country a vast market already established for them, and he could not see any reason why their productive associations, with such a large market before them, should not have a career of increased prosperity, so long as they were conducted with ability and made thoroughly sound goods, which would always be appreciated by the distributive Societies. He, therefore, hoped and trusted that whatever difficulties had hindered the rapid progress of Co-operative production in the past would gradually disappear, and that throughout this land and other lands the combination of small capitalists and of a great many individuals in production would become more and more widespread, and lead to the gradual distribution of wealth throughout the whole mass of the community.

Coming, as this did, from a gentleman who has done so much for his native town, and for the workers generally, we to-day can look upon it with hallowed respect, seeing that the speaker has now gone hence. We revere his memory, and we realise that his labours for the good of our town have not been in vain, but will stand as a lasting memorial of the good deeds that one man may do for the benefit of his fellows, and those who come after him to carry forward the ordinary affairs of life.



CHAPTER XXVI.

1895.

Death of Mr. J. T. Fielding—Resume of Society's Position and Sales—Hot-pot for Unemployed—Tripe Business Started—Erection of Drapery Premises—Circulars for Candidates—Society Registered as Milk Purveyors—Belmont Store Started—Burnden Store Extension—Divining Rod in Bolton—Annual Party—Business Growth—Tripe—Secretary's Report for Year 1895.

THE year's business starts out with a letter of condolence passed at the Monthly Meeting, Monday, January 7th, 1895 :—

That a letter of condolence be sent from this meeting to the widow and family of the late Mr. J. T. Fielding, sympathising with them in their bereavement and affliction.

The resolution was seconded and carried unanimously.

The sales for the last quarter of the previous year amounted to over £140,000, and were the largest the Society had ever had in one quarter up to that time. This was very satisfactory, considering the low price of provisions generally. A large cheese weighing 942 lbs. was received at the warehouse. As it was too large for a single shop, it was cut up and sent round to the different Branches. The coal trade at this time was steadily increasing. The Society had forty railway wagons and sixteen luries engaged, and during the week ending December 8th, 1894, more than 15,000 cwt. bags of coal were sold. The sale of coal for the quarter amounted to £5,500, an increase of £1,500 over the previous quarter. During one week the Society sold 1,200 tons of coal. It was a matter of surprise that so many members preferred even then to get coal from dealers, when they

could obtain the coal offered by the best local collieries from their own Society, and get a dividend of 2s. 6d. in the £ on their purchases.

The following are the chief resolutions for this year that are recorded in the minutes :—

Committee Meeting, Thursday, February 8th, 1895.—That we provide a hot-pot for 600 poor children, and another for 600 unemployed men of Bolton, to be distributed in the Police Parade room, also one to be distributed by the Queen Street Mission.

Committee Meeting, Thursday, February 14th, 1895.—That notices be printed and sent out to the shops that we propose to commence the tripe business on Friday, March 1st.

That we provide three hot pots for the poor of Bolton for next week, similar to those we have provided this week, one for adults and one for children, to be distributed at the Town Hall and Queen Street Mission.

That we grant 25s. worth of provisions to each of the three Relief Committees in the Astley Bridge District, the provisions to be obtained from our Astley Bridge Store.

A start having been decided upon in connection with the provision of new premises for the Drapery Department on the site purchased, the following resolution was passed in connection therewith :—

Committee Meeting, Tuesday, February 5th, 1895.—That we deem it expedient to commence operations with the erection of the new drapery premises on St. George's Road, and that arrangements be made accordingly.

Comments were made at this time that not very long ago it was said the Drapery establishment then in use, and which had only been commenced a short time previously, would be sufficiently extensive for twenty years to come. Well, already the premises were too small. Ladies were continually saying the Society did not keep all the articles requisite and asked for. Nor was there space. The consequence was that the premises, as intended, had to be prepared for at the junction of Bridge Street and St. George's Road. They would have been commenced before that time, but unfortunately legal matters had interfered with the demolition of the premises adjacent and occupied as a Furnishing Department ; and until the

time had expired when the Society could legally take possession they were unable to do what they would. Still, during the present year, they would see something in the shape of a commencement of these premises.

Committee Meeting, Monday, July 22nd, 1895. That we register the Society as milk purveyors, as required by the Sanitary Authorities.

In response to an appeal received from the Belmont members that a Store should be opened in their village, meetings were held and the following resolutions passed before the Store which is in use to-day there was opened :—

Committee Meeting, Wednesday, September 18th, 1895.—A meeting was held in the village school, Belmont, attended by several members of the Committee. There were about 120 inhabitants present, ninety-eight of whom were members of the Society. Seventeen others promised to become members if a Branch was opened in that district. After a long discussion the meeting requested the Committee to apply to the next Quarterly Meeting for permission to open a Branch Store at Belmont.

Committee Meeting, Thursday, September 19th, 1895.—That we recommend to the next Quarterly Meeting the advisability of opening a Branch Store at Belmont.

Monthly Meeting, Monday, October 7th, 1895.—It was moved by Mr. Lander, and seconded by Mr. Hilton, that this meeting do hereby place on record its regret at the death of Mr. Sydney Jackson and Mr. Thomas Entwistle, two gentlemen who, in time past, rendered valuable assistance to the Society as auditors, and that the Secretary be instructed to convey to the bereaved families the sympathy of the meeting.

Quarterly Meeting, Monday, November 4th, 1895.—A recommendation by the Committee of Management that a Branch Store be opened at Belmont was unanimously agreed to.

Committee Meeting, Thursday, December 5th, 1895.—That the Secretary do affix the seal of the Society to an agreement made between Edward Deakin of the one part and this Society of the other part, being a lease of a shop at Belmont for a term of five years.

To provide for the Burnden Store extension the following resolution was passed at the Committee Meeting, Monday, November 11th, 1895 :—

That the Secretary do sign on behalf of the Society an agreement made between G. R. Carter for the Earl of Bradford of the one part and this Society of the other part, being an agreement for a plot of building ground situate on the east side of Manchester Road, Great Lever.

THE DIVINING ROD IN BOLTON.

Mr. J. Stears (Hull), a well-known user of the divining rod, visited Bolton at this time with the object of using the divining rod to find water for the Bolton Co-operative Society Limited, who were adding a refrigerator to their premises in All Saints' Street. The water finder, a gentleman about 50 years old, apparently of a very sensitive temperament, commenced operations at once by holding in his hands a forked hazel twig, the apex pointing to the ground. He had only proceeded a few yards when the twig twisted round in his hands, although held firmly, the apex pointing round to his body. This continued when he was over the course of the underground stream, and he traced the width of the stream and the course through the yard and the house adjoining. Re-starting, he very soon discovered another stream which was traced through the slaughter-house and shippin as far as the property extended. This stream bisected the first one, although it may not be at the same level. In his walking round he discovered several traces of iron underground, probably old iron pipes previously used by a brewery which existed here many years ago, and it may turn out connected with some old well. The divining rod not only indicates water, but metals can be found and traced, the twig reversing its titillating, and to distinguish what metals lie buried various metals are held in the hand until the fork ceases to move, being as it were disconnected. In this way gold, silver, or iron can be discovered. Mr. Webster (Bridge Street), who engaged this gentleman, found it a practical and never-failing method of finding streams of underground water. Near Cadishead the same gentleman found water, and as a result a well was sunk, and splendid water was supplied to several adjacent farms. Several of the gentlemen accompanying the diviner tried the fork to find if they had the power to divine, but all proved futile. It is said that only about one person in a million possesses this power to use the divining rod, which is traced in history to the Egyptians and Persians, who used it thousands of years ago. It is to-day used by practical engineers as a means of finding water, and with splendid success, as instanced by Mr. Stears' record.

THE ANNUAL PARTY.

The Annual Party and Entertainment on Saturday, February 10th, 1895, was in every respect successful. Some 1,300 had tea in the Large Hall, and at the subsequent proceedings in the Temperance Hall many had to be turned away, the audience being crowded to inconvenience.

Promptly at the time announced the President (Mr. Wm. Lander) stepped on the platform, and was supported by the members of the General and Educational Committees. The President in his address vindicated the claims of Co-operation to public regard on higher grounds than simply that of the material prosperity it has brought to its adherents.

Mr. Pomfret (Secretary) gave the report, as follows:—

It speaks well for Co-operation in Bolton to be able to say that, notwithstanding the keen competition we have now to face, the general depression in trade, and the extraordinary low prices which have been ruling throughout the year, we are still going upwards, giving a mass of figures to prove this. We then found employment for 677 persons (253 of whom were engaged in productive work), and we paid during the year £31,291 in wages.

If the Secretary's report at this period did not represent solid fact we might wonder if he had not given play to a brilliant imagination. A comparison could not well be made with the previous year, owing to the great depression in the prices of food, a most satisfactory feature from the consumers' point of view.

It was gratifying to see that many of our members had learned the lesson which the capitalists set them: that "money makes money."

As the number increases of those who reside in their own houses, owing to the facilities offered by this Society, the town is gaining in the stability of its population, and its prosperity is being laid on broader foundations. Thrift is being promoted, self-dependence encouraged, and the fear of the workhouse banished, and all by what? Co-operation. Co-operation means more than "bread and cheese." It deals with the vital sources of social well-being, and is widening the horizon of the worker, and making his life fuller and more enjoyable. Its educative influence is

incalculable, for where you get an intelligent self-governed people you have a well-ordered State, where Liberty breeds her virtues and sheds her blessings.

TRIPE.

At a sitting of Bolton Justices, held in the Magistrates' Room, Town Hall, on April 7th, 1895, the Great and Little Bolton Co-operative Society Limited appeared in answer to a charge of establishing within the district of the borough of Bolton, without the consent of the Corporation, an offensive trade, viz., tripe boiling, on February 27th.

Mr. A. F. Kidson (solicitor in the Town Clerk's Office) prosecuted, Mr. Fielding being for the defence.

Mr. Kidson, in opening, said the charge was based on section 112 of the Public Health Act, 1875, which provided against the establishment of offensive trades within boroughs without the consent of the authorities having been first obtained. In that instance he would prove that on February 27th the Inspector of Nuisances (Mr. Spencer) visited premises belonging to the Co-operative Society in All Saints' Street at 8 o'clock in the morning, when he found tripe being prepared for boiling. He left the premises, but at 12 o'clock noon and 6 o'clock in the evening revisited the place, and on each occasion found tripe in the course of boiling. This was against the express wish of the Corporation, hence these proceedings. Prior to calling evidence in support of his case, Mr. Kidson casually observed that the Co-operative Society had applied for powers for the conducting of a tripe boiling business, but the Corporation had considered it inadvisable to grant the same.

Nuisance Inspector Spencer deposed to visiting the slaughter-houses of the Bolton Co-operative Society in All Saints' Street on February 27th, and to finding bellies being dressed. He left the slaughter-house, but returned later in the day, when he found tripe being boiled.

By Mr. Fielding : For anything he knew to the contrary, they were bellies of cows purchased alive by the Co-operative Society and killed on their own premises. The Society had no occasion to boil the bellies themselves to prevent waste, inasmuch as they could sell them.

The Magistrates' Clerk : What is tripe ? Give a proper definition of it.

Witness : It is the food that is prepared from cows' abdomens and bellies. It was this part of the cow that was being boiled at the time of my visit.

Mr. Fielding, in defence, contended that there was no case to answer, inasmuch as they did not carry on the trade of tripe boiling. They simply bought cows alive, slaughtered them, and, to prevent waste, converted the offal into tripe. They were merely butchers, and the boiling of bellies, he contended, was incidental to the business of a butcher. True, the Co-operative Society had applied for a licence for the purposes of being able to carry out the trade of tripe boiling ; but he would remind them that, by having such a licence, they could buy bellies from whom they wished and convert them into tripe. The Corporation in their wisdom—and he never saw a more intelligent lot of men in his life—said : “ We will not allow them to carry on tripe boiling,” and therefore the Co-operative Society were prevented from treating with other butchers for the purchase of their bellies. The definition of trade was buying and selling ; and only utilising the bellies of their own cows, he submitted, did not constitute buying. They simply boiled what was their own, and they did not buy the bellies for the purpose of making tripe. If a conviction took place in that case, they would have to throw the offal away, and this would be a monstrous and iniquitous waste.

James Cottam (foreman butcher in the employ of the Society) was called to prove that no bellies had been bought but what were purchased with live cattle. Only the ordinary business of a butcher was carried on in their slaughter-houses. They simply boiled the bellies to prevent waste.

Mr. Kidson incidentally mentioned that the Sanitary Committee did not intend to grant any further licences for tripe manufacture in Bolton.

Mr. Fielding : I am not surprised at that. They want to drive trade out of the town ; in fact, were harassing it now, to some extent.

The Magistrates retired for a short time, and on returning into court said they considered that a case had been made out, and would inflict a fine of 10s. and costs.

In consequence of this decision the Society had to cease to boil tripe for its members on its own account and under its own care and supervision, but, in order that this commodity might still be supplied to its members, the Committee of Management arranged with a tripe boiler in the district to cook their offals for them, and eventually purchased outright a tripe boiling establishment with its licence, and thus we have this business under our own control again in the Tripe Boiling Works off Derby Street.

The Secretary's report for the year 1895 contains a few interesting features :—

There is an old saying that "nothing succeeds like success," the truth of which is most strikingly illustrated by the present position of our great and glorious institution. At our last gathering we were proud of the fact that the sales for the year then under review were the highest on record ; this year, I am pleased to inform you, there is another increase of no less a sum than £23,628, the sales for the year amounting to considerably over half a million of money. Our average weekly sales at the present time are £11,000, an exactly similar sum to the amount of business done during the whole of the first year of our existence, the year 1860.

I would here ask you to pause for a moment to try and realise the extent of the meaning of those figures I have just given you. That 21,000 persons should amass such a vast amount of money speaks volumes for the industry of the working man of to-day, and for the mission of the Co-operative movement. You can, no doubt, imagine that this enormous sum is becoming burdensome, and that your Committee are being taxed to the utmost to find safe and profitable investments. A feeling seems to be growing that if we in the Co-operative movement are to make any profit out of our money we shall have to use it ourselves. This, I must impress upon you, is a matter you have entirely in your own hands. If you will be determined to have Co-operative made goods, extensions will soon be required in productive Societies, which, you know, means further calls for capital, upon which a fair rate of interest would be allowed.

CHAPTER XXVII.

1896.

A Bolton Grocer's Tribute to Our Educational Work—Annual Party—Dealing with the Question of Surplus Capital—Wholesale Society's New Departure—Agriculture Supported—A Big Undertaking—Farnworth Boundary Line Considered—Turton Road Reading-room Provided for—"Record" Advertisements Considered—Inaugural Tea Meeting at Belmont—Tripe Boiling Works Taken—Congratulations on Surplus Capital Arrangements—Death of Mr. John Thomasson—Bank of Bolton—Secretary's Report for Year—Growth of the Holiday Spirit.

AT a meeting of the Bolton Grocers' Association, held in the early part of this year, Mr. J. F. Steele said, after having referred to Bolton's many and varied industries, that the grocery trade could not be considered one of the best, and they knew why. The reason was that they had to contend with a great monopoly, which took most of their trade whilst escaping many responsibilities. It seemed to him that the town was under the cloud of this Co-operative Society, and he thought it was rather a reflection upon the Corporation that the Co-operative Society should have the credit for having a better library than the town. They often heard of people joining the Co-operative Society because of the great facilities there were for obtaining books, and he did not see why the town should come second to what was a trading Society. Then they found that the Technical Instruction Committee of the Town Council offered certain advantages to the members of the Co-operative Society because the Society had contributed a large sum of money. There seemed to be an idea that there was a "great salvation" by joining the Co-operative

Society, and he certainly thought they should be placed on an equal footing with others in the trade. Fifty years ago it was said that the grocery trade had not long to exist, and that the retail grocer would soon be extinct.

Looked at in the light of present results this speech is worth analysis a little. We will take the latter paragraph first, and say at once that the Co-operative Society has in a measure been the salvation of the grocers' trade by keeping the prices of commodities at a fairly standard level. If Co-operators had adopted the cutting tactics of the multiple shops—and there is nothing to prevent them—the bottom would certainly have been knocked out of their trade. Instead of this all Co-operative Societies adopt the standard of prices ruling in their respective districts, and thus give others an equal chance with themselves. Reverse the conditions and then we should soon have a greater outcry than has ever arisen so far.

The statement also made by Mr. J. F. Steele with respect to the advantages offered by the Technical Instruction Committee was entirely erroneous. The advantage offered consists in the fact that the Educational Department pays one-half the fees of members of the Society—not exceeding 5s. in any one session—or their children who are attending the Science or Technical Classes in the district. But, then, this is merely a sample of the accuracy of the statements usually made by opponents when speaking against Co-operation. Certain it is that Co-operation, by purifying and elevating commerce everywhere, will make it a nobler and worthier instrument for promoting the friendships of the world, and thus hastening the advent of that glorious day which, though long delayed, shall dawn at length upon this earth, to the manifest advantage and benefit of all who labour thereupon. Already there are signs and portents by the courtesies exchanged with our brothers abroad. Let these grow and foster, and they will redound to the credit of all who labour for others.

On Saturday, February 15th, 1895, the thirty-sixth Annual Tea Party and Entertainment in connection with our Society took place, the former in the Co-operative Hall,

and the latter in the Temperance Hall. Needless to remark, the double event proved an exceptional success.

Again the President of the Society (Mr. William Lander) was as genial, as able, and as interesting as ever.

One of the local newspapers was well within the mark in heading its short report of our annual tea party and entertainment as "A Big Undertaking." The Bolton Co-operative Society is all this and more. The word "big" does not err on the side of exaggeration in describing the status of our Society, even at this time. Success may be written upon the work of the past, and the future has in store for us a continued story of triumph. Of course, we still need to exercise great and sustained care to avoid any hidden rocks and shoals. With increased size and more extensive dealings are likely to arise additional dangers, and, certainly, new responsibilities. What these may be time alone will show. We still have many level heads and experienced hands among us, and, given no extraordinary nor quite unanticipated ill-luck, the good ship "Co-operation" will be steered nobly and safely along, and that notwithstanding a development such as the pioneers of the movement in Bolton could never have imagined, and which even we cannot accurately measure.

As was only natural, the growth of the Co-operative movement caused the question of boundary lines between the different Societies to come largely to the front at this period of our existence, and we find first of all that we come in contact with the Farnworth Society, as the minutes of the Committee Meeting, Wednesday, March 4th, 1896, show:—

A meeting of the Committees of the Bolton and Farnworth Societies was held in our Boardroom to discuss a boundary line between the two Societies, when it was resolved that the two Committees should meet on Wednesday, April 15th, in Great Lever, to review the district; also that a plan of the district be obtained, showing the main thoroughfares.

Committee Meeting, Thursday, April 16th, 1896.—That the agreement be submitted, showing the boundary line between the Bolton and Farnworth Societies.

This established the basis for future working areas of the two Societies.

An extension of Reading-room accommodation for the members residing in the Turton Road district was made provision for at the Committee Meeting, Monday, March 9th, 1896, by the passing of the following resolution :—

That the Turton Lane cottage be altered as suggested to meet the requirements of the Educational Committee.

A further decision also made was :—

That the Educational Committee be invited to meet the General Committee to talk over the advertisements in the "Record."

INAUGURAL TEA MEETING AT BELMONT.

A Tea Party and Entertainment which will long be remembered by the villagers at Belmont was held in the Congregational School on Saturday, March 28th, 1896, when about 180 persons sat down to an excellent tea and a more excellent entertainment. Our old friend Teddy Whittle was also there, and delighted the audience immensely. He is evidently a keen observer, for he told them that if their purchasing powers were equal to their eating powers the Committee would never regret having opened a Branch at Belmont.

Mr. Lander, in his usual style, delivered an address on the value and results of united efforts, which was listened to most attentively. A most enjoyable evening was brought to a close by a vote of thanks moved by Mr. S. Fairbrother, and seconded by Mr. Swayles (the Belmont schoolmaster), to the Chairman for presiding, and to the Committee for having provided them with the evening's entertainment.

In spite of the set-back given to the tripe business in the previous year the matter was not allowed to drop until satisfactory arrangements could be made to meet the requirements of the Corporation, the Society, and its members. What these were at first the following resolutions show :—

Committee Meeting, Thursday, June 18th, 1896. That we take on rental from Mr. Robert Hilton, as weekly tenants, the tripe-boiling works situate at No. 4, Back Derby Street (rent 10s. per week clear), and that we purchase from Mr. George Cain the working plant in same.

Committee Meeting, Thursday, July 2nd, 1896.—That the Secretary do affix the seal of the Society to an agreement made between Robert Hilton of the one part and this Society of the other part, being an agreement for the tenancy of the tripe factory in Back Derby Street.

A start was made on July 6th, and the tripe and cow heels offered for sale in our shops are unapproachable for quality and freshness.

Congratulations were offered to the Committee of Management and the members generally at this time for having courageously and intelligently faced the problem of our surplus capital by reducing the rate of interest allotted to it.

Mr. John Thomasson (a former President of the Society) having died, the following resolution was entered on the books :—

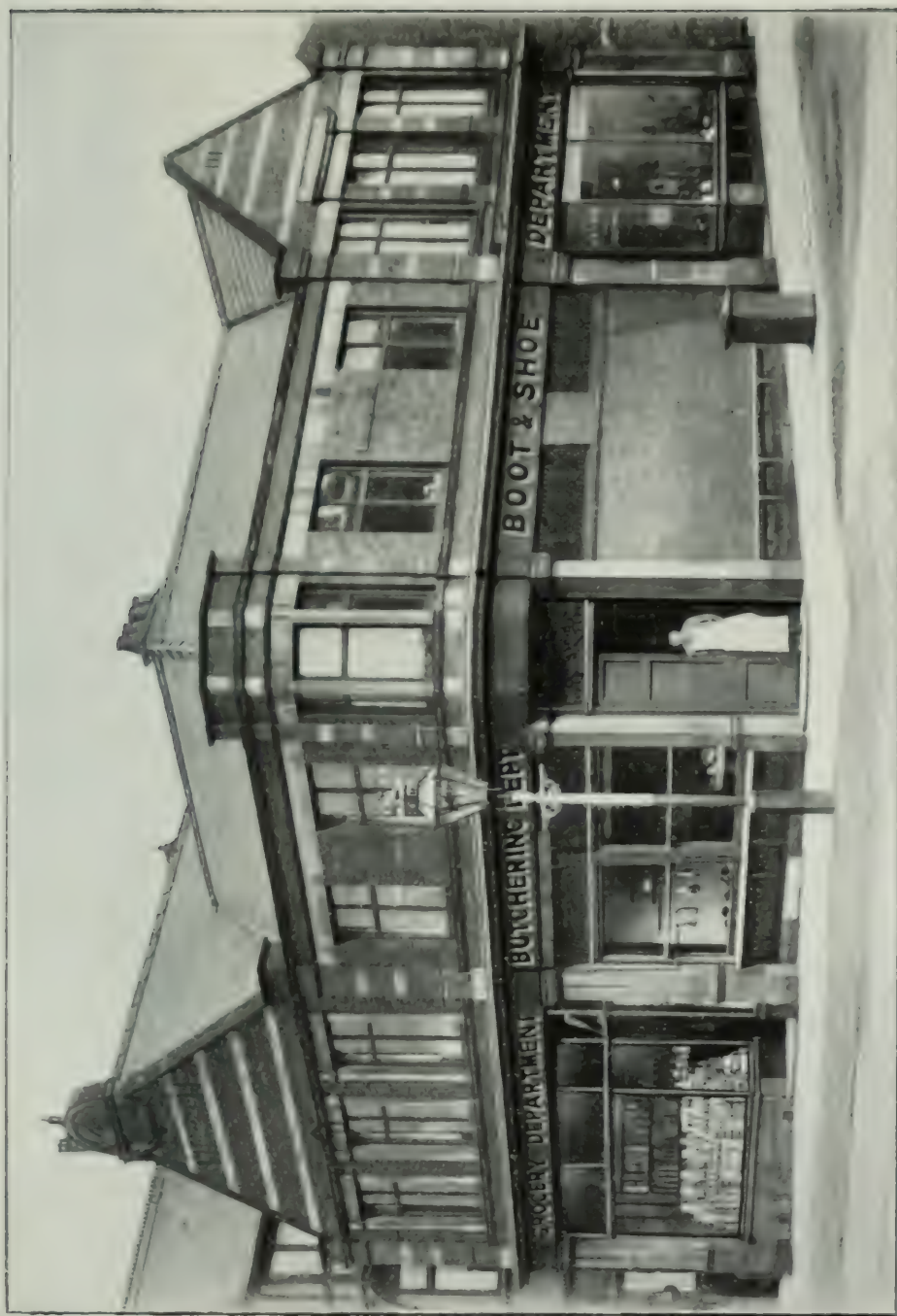
Committee Meeting, Monday, November 16th, 1896.—That we do place on record our regret of the sudden death of Mr. John Thomasson, a late Chairman of this Society, and that a letter of condolence be sent to the widow and family expressing our sympathy with them in their bereavement and affliction.

That we send representatives of the Society to the funeral of Mr. Thomasson on Thursday next.

Monthly Meeting, Monday, December 7th, 1896.—Touching references were made to the death of the late Mr. John Thomasson, and it was resolved that a letter be sent from this meeting to his widow and family expressing admiration of his character, regret at his loss, and sympathy for the bereaved. It was also resolved that we appreciate the action of the Committee in communicating with his family and representing the Society at his funeral, also the action of the Educational Committee in making suitable references in the "Record."

The Bolton Co-operative Society being the owner of founders' shares in the old Bank of Bolton it was necessary that their consent should be obtained, among others, to the amalgamation proposals which were mooted at this time. The matter was dealt with at the Committee Meeting, Monday, November 23rd, 1896, with the following result :—

That we agree to the proposal of the Bank of Bolton *re* amalgamation with the Manchester and County Bank, and that the Secretary attend a special meeting *re* same on December 2nd.



BURNDEN BRANCH, comprising Grocery, Butchering, and Boot and Shoe Departments

The new Drapery premises being almost completed at this time, the following arrangement was entered into at the Committee Meeting, Monday, December 14th, 1896 :—

That arrangements be made to formally open the new Drapery Department on Saturday, January 30th.

As usual, the Secretary's report for the year 1896 contains a résumé of the work accomplished :—

In giving a brief outline of the work of the Society during the past year, I ought first of all to congratulate its members on the success that has attended their efforts. In addition to the multitudinous benefits which members are now receiving from the Society they must undoubtedly feel a degree of pleasure in belonging to such a gigantic and prosperous institution.

The year has been as eventful as it has been successful—eventful as far as regards extensions and improvements. The large block of Central premises in Bridge Street has been fitted up with automatic sprinklers, which, we believe, have placed that building beyond the risk of damage by fire. A satisfactory allowance has also been made in our insurance premiums.

A refrigerating machine and two chilling rooms have been erected at the slaughter-house, and have already proved of immense benefit to our Butchering Department in preserving meat during hot weather, and by keeping it in better condition all the year round.

A new Branch Store has been erected in Manchester Road, Great Lever. There are three separate shops in the building, in which we have commenced Grocery, Butchering, and Boot and Shoe Departments. The neighbourhood is a growing one, and we anticipate will soon add to the trade of the Society.

Another event of importance is a reduction in the rate of interest. The interest allowed on members' share capital has been reduced from $4\frac{1}{2}$ per cent to $3\frac{1}{2}$ per cent per annum, and the interest charged on mortgage loans has been reduced from $4\frac{1}{2}$ per cent to 4 per cent per annum, thus effecting a saving to the Society of about £700 per quarter.

The business of the Society continues to increase with remarkable rapidity. It was thought that the share capital might possibly be reduced this year, seeing that the rate of interest allowed was reduced. On the contrary, we find an increase of £28,513, thus showing the unbounded confidence now placed in our Society.

Some people not many years ago were of opinion that the art of taking holiday had been lost. The fact was that the great mass of the people had not the opportunity of developing the faculty of enjoying themselves. Of course, there always have been intervals when the toilers rested from their labours, but facilities for rational enjoyment

were lacking, and too often the holidays were seasons of dissipation which unfitted men for toil. In sadly too many cases this occurs now, but all who have the welfare of the community at heart rejoice in the fact that there is an increasing multitude who make rational use of their leisure. With increased means, and the widened outlook which education has given, the worker now looks for fresh fields to rove in during his holiday jaunts. If it is good for those "who toil not, neither do they spin," to visit beautiful scenes, to have experience enlarged by travel, those who labour with brain and hand rightly argue that they will emulate the example set. The gospel of recreation has been eagerly received, and now the beautiful spots with which our fair island home is dotted have their visitors from the busy hives of industry. Some, having exhausted these, have gone further afield, and now it is no unusual circumstance to hear a millworker describe his visit to the "Continong." During the lifetime of a generation a marvellous change has taken place in the matter of holidays. Thirty years ago only the aristocracy of the working population dreamt of an annual holiday. Now the children of our elementary schools look upon a visit to the seaside for a week or a fortnight as naturally following on their release from school duties. Railway companies and other agencies, including our own Society, have awakened to the possibilities which this holiday spirit presents. Every year, therefore, a more attractive programme is presented. This is one of those cases where the supply was creating a demand, and our Society took its full share in fostering the holiday spirit, and in providing facilities for its fulfilment at this time. Those who have felt the health-giving breezes of the sea, who have experienced the exhilaration of the mountain air, who have gazed upon the wondrous beauties of wood, dale, and dell, are stimulated to revisit these scenes of delight, or to wander in "fresh woods and pastures new."

CHAPTER XXVIII.

1897.

Profits of Middleman Illustrated—Wrath of Local Traders—Opening of Drapery Store—Its Construction and Scope—Opening by Mr. Lander—The Mayor and Our Society—Annual Party—Gratifying Returns—Election of Officers—Tailoring and Hat and Cap Departments—Queen's Diamond Jubilee Considered—Jubilee Fund—Alterations to Central Premises—Relief of Distress—Grant to Queen Street Mission and Other Grants—John Street Stables Bought—Deane Road Land Taken—Jewellery Window Altered—Resume of Progress—Secretary's Report for Year—Members' Banking Accounts.

THE fifty-six gentlemen who jointly subscribed the handsome sum of £14 per year, and who are known as the Bolton Grocers' Association, met again, and gave vent to their feelings with regard to their common enemy, Co-operation. They found that during the thirty-seven years Co-operation had been established in Bolton they had simply acted on the defensive, and they concluded it was time they became "a little more aggressive." We are afraid they made their discovery too late. Co-operation has come to stay in Bolton. The Co-operative Society is something more than a gigantic trading institution. It not only seeks to supply its members with pure and wholesome food, but it undertakes that all articles sold by it shall be produced under proper conditions, and that the producer shall receive a fair wage for his labour. It also provides each member with a banking account—an accumulation of the middleman's profits—which in many cases reaches large proportions, and which in the aggregate totals over half a million of money. During the thirty-seven years of the Society's existence it devoted £27,000 of its profits to the education of its members, a small portion

of which was spent in providing entertainments in all quarters of the town. At one of these entertainments it was shown how the middleman grew fat out of the unwary, and this did not suit the Grocers' Association, judging from the remarks made at their meeting. Their Secretary commented on the action of the Society in giving limelight lectures and concerts, and said that "private tradespeople were impudently and dishonestly libelled at these lectures, and views were thrown on a screen representing the middleman as fat and prosperous, and the producer and consumer as poor and lean." No suggestion was made that the cap fitted them, but the aim of the addresses given was not to libel any person or persons, but to show that while individual interests often lead men to adulterate their goods and give false weights, the Co-operative interest does away with all false trading. While it may be impudent for a Co-operator to speak of the tricks practised by traders, the Secretary at the same meeting stated that the American packers received thousands of pounds every year for goods which they never sold. To make a statement like this adds dignity to a grocer, but, of course, would be impudent on the part of a Co-operator.

Are all traders honest? For in looking over the annals of the local association we find at one meeting someone is selling margarine for butter; at another their Secretary brings before their notice the fact that traders in Bolton are selling as picnic hams goods which are not hams at all; and at the very meeting at which the Co-operative addresses were so severely condemned they were discussing the question of short weights and how to remedy them.

As Co-operators we claimed to have solved these questions (1) By producing, as far as possible, the goods we sell, we know them to be pure and wholesome; and (2) by trading with our own Wholesale Society the temptation to supply short weights or goods of a false description is reduced to a minimum.

DRAPERY STORE.

On January 30th the President (Mr. Lander), who has become one of the recognised leaders of English Co-operation,

made memorable his term of office by opening our Central Drapery Store, the business of which began with an entirely new stock of spring goods. The continued increase in the trade of the Drapery Department, and the necessity for more room in the other departments of the Central Stores, forced the Society to further enlarge the Central premises. Opportunity was taken for the purchase of the land at the corner of Bridge Street and St. George's Road some five years previously, but, as part of the old buildings were held under lease, building operations were delayed until the beginning of last year. After mature consideration the Committee decided that it was best to make thoroughly good premises for drapery.

This course received the approval of the members, and Messrs. Bradshaw and Gass, F.R.I.B.A., were instructed to prepare the necessary plans. Information was obtained as to the arrangements of the most successful of the large retail drapery stores in this and other countries. Numerous schemes were under consideration, and after the plans were matured they were submitted for the approval of the Corporation. Before the plans were approved, however, negotiations were entered into for the purchase by the town of the corner of the site for a public improvement. Terms mutually favourable were eventually agreed on, and a large circular corner has now been formed, and utilised so as to make the most striking feature of the building.

But a rearrangement of the plans became necessary, and after many further sketches had been submitted and the scheme thoroughly considered in every possible way by the Committee, who carefully went into the various details inseparable to an important building, they finally approved the plans. These were exhibited at a meeting of the members, together with a model of the building, and received their full sanction. Altogether the building is on the square, 93 feet by 90 feet, and is four storeys high, with basement. Consideration had to be given in determining the height of the building to the rights of light, &c., acquired by adjoining owners, and negotiations were satisfactorily completed where necessary.

The building is the largest ever built in the town for a retail business, and forms a striking and imposing block. Externally it is designed to give the greatest possible amount of light to all parts of the premises, and, therefore, large window spaces are made on all sides. All the main front on the ground floor is devoted to show windows, large sheets of polished British plate glass being used, some of these sheets being the largest in Bolton. Polished red granite columns mark the main division of the design. Special features have been made of the entrances, which are spacious and arranged from the footpath level, with the sides utilised as show windows. All the shop fronts are of polished walnut wood. In the cornice sun blinds are arranged along the whole front, and in the frieze walnut signs, with gold letters and fronted with plate glass.

OPENING OF DRAPERY DEPARTMENT. ADDRESS BY MR. LANDER. THE MAYOR AND OUR SOCIETY.

Saturday, January 30th, 1897, will long be remembered by local Co-operators as a most important day in the history of the Society. After much anxious thought and patient consideration the handsome premises at the junction of Bridge Street and St. George's Road to be devoted to drapery purposes were opened with much ceremony.

On the opening day all the preliminaries were in keeping with an event of such first-class importance. Flags were to be seen from the new structure and at the Central Store. There was an air of eager expectation in Bridge Street among the waiting crowds long prior to the opening. A string of some sixty horses and vehicles—the property of the Great and Little Bolton Co-operative Society Limited—passed along neighbouring thoroughfares at the proper time, only to be generally admired for neatness, cleanliness, and substantiality.

His Worship the Mayor (Alderman B. A. Dobson, J.P.) stepped from his carriage almost immediately after Colonel Arthur Bailey (Messrs. Bailey and Son, Solicitors to the Society) arrived upon the scene, and at three o'clock, the hour fixed for the principal event of the day, a procession turned into St. George's Road from the Hall in Bridge Street,

amid increasing excitement. This procession was made up of the Directorate, the Educational Committee, and respective officials, with a number of other Co-operative leaders in Bolton and district, and representatives of Societies from a distance.

Mr. J. J. Bradshaw awaited the coming of the procession, and when Mr. Lander advanced to the main doorway he, on behalf of his partner and himself, presented the President with a beautifully-chased and suitably inscribed key wherewith to turn the lock and formally open the building. The proceedings were at this point of the briefest description. Mr. Lander acknowledged the gift in a few words. He expressed the hope that the building would fulfil the purpose for which it was meant in every respect, and went on to do all that was needed to throw open the doors, and, the "open sesame" accomplished, he entered the department, attended by his fellow processionists and those of the public who had come specially to witness the inauguration. Following on the removal to the new premises would come further development in other directions. It was meant to bring the Tailoring and the Hat and Cap Department where the drapery business was previously conducted. This was being done to oblige the gentlemen in the Society. They wanted to persuade the Committee they were exceedingly modest, and did not care to come and purchase their outfits in the Drapery Department because so many ladies would be there at the same time.

The thirty-seventh Anniversary of our Society was celebrated under the most encouraging circumstances. There was an overflowing audience, the report presented was of a flattering character, and the attitude towards the future was most hopeful. Mr. Pomfret, in his lucid statement, briefly summarised the year's operations, and the facts he gave testified that not only were our operations extending rapidly, but the work of consolidation was proceeding steadily. Never was the Society in a sounder position than it stood that day. It was also most gratifying to observe that our members were increasingly seeing the wisdom of what Mr. Pomfret termed making a

provision for old age. The capital which was accumulated by our operations for the members was being in a great measure stored away ready for the "rainy day" if ever it came. This was seen in the growing capital of the Society, but more clearly illustrated by the figures showing the work of our Cottage Building Department. It could not be too often emphasised that our members, if they were wise, would never reckon dividend as current income, but steadfastly adhere to the rule of allowing it to accumulate until it reached a sum calling for other suitable investment. Those that garner were the benefactors of the community; the squanderers were a curse. Those who spent their dividends killed the goose that laid the golden eggs. The capitalist class knew how money makes money, and thus secured their position. It was by understanding commercial principles and applying them honestly that the fears of men would prove groundless.

One of the most interesting meetings the Society has had took place on Monday, February 1st, the main interest being centred in the election of the President and four members of the Committee of Management. Owing to the rules of the Society, all the retiring members were compelled to retire, having served four years in succession. From early morning unusual animation was shown in the immediate neighbourhood of the Central Stores. Many members took advantage of the system of taking votes in the daytime, for before six o'clock no less than 2,000 members had recorded their votes in the General Office.

Referring to the change of Directors, it was hoped that we should have a continuity of policy and a continuity of success. The Society was now in the heyday of prosperity, and now was the time to develop and consolidate, so as to preserve and increase the stability of the Society. The members were asked to do what they could to help the Society to increase and develop, so that the days of sunshine might prepare them for the days of adversity, and "while we prepare for adversity let us not seek it, but try to keep the wolf from the door, and help to make the poor richer, and thus help to drive adversity from the land."



CENTRAL TAILORING DEPARTMENT.

OUR TAILORING AND HAT AND CAP DEPARTMENTS.

The removal of the Drapery to our handsome new premises made it possible for the Committee to put the Tailoring and Hat and Cap Departments in suitable buildings. The Society has always recognised the necessity of keeping abreast of the times in all their departments. Trade changes its ways; the people nowadays want to see a proper display of goods, so as to have full opportunity for deciding on their purchases. The Stores have to be fully equipped, so that members may get prompt attention and all the conveniences of the highest-class shops. So the old buildings get out of date, and the old arrangements get outgrown. Particularly was this so with the Hat and Cap Department and the Tailoring Department. In the former, the counters have been lined with customers seven or eight deep, causing much inconvenience, and the latter was altogether too cramped for modern trade. The Committee had under their most careful consideration the utilising of the old Drapery Store in the best manner, so as to promptly adapt the building, and utilise as much as possible of the old fittings. Messrs. Bradshaw and Gass, F.R.I.B.A., received their instructions to prepare the plans, and schemes were submitted and finally approved.

For the Tailoring the old shop front required the most alteration, the great stone columns blocking out the view of the goods. These had all to be taken out and iron columns inserted. This necessitated careful propping, and the whole of the superstructure was held in position and the new columns inserted without a single crack appearing. Very fine show windows were made, and narrow polished granite columns under the pilasters. The frames are of polished mahogany, and hold the large sheets of plate glass in position. It is interesting to note that two of the large sheets of plate glass are the largest that ever came into Bolton, and there are few of equal size in the country. Inside, the lower floor is divided mainly for boys' clothing, ready made and to measure, with a fitting place behind the staircase. The old staircase with its awkward windings

was altered, and now has square steps and easy landings, giving access to the upper floors, which are put to important uses.

The following items are the main minutes of note that have been gleaned for the year 1897, and as they explain themselves they have been left *in extenso* :—

Committee Meeting, Monday, April 10th, 1897.—That an item be placed on the agenda for the next Quarterly Meeting asking the members if, in case a fund is raised in commemoration of the Queen's Diamond Jubilee, shall we contribute to the same, and if so to what extent.

Quarterly Meeting, May 3rd, 1897.—That we make a donation of £500 from the reserve fund to the fund being raised by the Mayor of Bolton in commemoration of the Queen's Diamond Jubilee.

That it be left in the hands of the Committee as to what course the Society should pursue with reference to the Jubilee celebration.

Committee Meeting, Wednesday, August 4th, 1897.—That after the removal of the tailoring business to Bark Street the old tailors' shop be added to the Provision Department, and that the butter trade be transferred from the Grocery Department to the Provision Department.

That the front portion of the Hat and Cap Department be devoted to the jewellery business under the management of the Furnishing Department, and that the back portion be added to the making-up room of the Grocery Department.

Committee Meeting, Friday, September 10th, 1897.—A meeting of a Sub-Committee of the Society and representatives of the various organisations of the iron men now on strike was held to formulate a scheme for distributing relief to those in distress, when it was resolved that the officials of the various Societies should prepare lists of the names of all cases brought before their notice, submit the lists to us twice a week, and that the relief should be distributed by a Sub-Committee of our own Society, on our own premises.

Committee Meeting, Thursday, September 16th, 1897.—That, in response to the appeal from the Queen Street Mission for free dinners for poor children, we grant them provisions to the value of £5.

That we provide two free breakfasts each week for the poor children in St. Matthew's parish.

Committee Meeting, Monday, October 4th, 1897.—That we nominate Mr. Robert Howarth as a candidate for election on the Board of the Co-operative Sundries Society, Mr. R. G. Crowshaw having intimated to us his intention of resigning the office, and that we thank Mr. Crowshaw for his services.

That we supply four free breakfasts to the poor children in St. Matthew's parish as before.

That we apply to the Wholesale Society for a share of the £3,000 which was voted to relieve distress caused by the engineers' dispute.

That we instruct Mr. Simpson to attend the sale by auction this evening of the premises situate in John Street used as a stable, and that he be authorised to bid on behalf of the Society. [This property was bought at a reasonable figure.]

Committee Meeting, Monday, November 15th, 1897.—That we make a further grant of £5 worth of provisions to the soup kitchen promoted by the Engineers' Lock-out Committee; also that we repeat the grants to the various trades organisations for relief of distress as before.

Committee Meeting, Monday, November 22nd, 1897.—That the Secretary do sign on behalf of the Society an agreement made between Robert Bolton and this Society, being an agreement to demise unto the Society a plot of land situate in Deane Road, Rumworth.

Committee Meeting, Thursday, December 2nd, 1897.—That the window and the workroom of the Jewellery Department be altered as suggested, and that the tender of the Cabinet-makers' Society be accepted for same.

The Secretary's report for the year 1897 reads as follows :

The Jubilee Year can scarcely be said to have been a year of rejoicing for the people of Bolton, but, on the other hand, we may certainly pronounce it to have been one of the most disastrous periods of modern times. It has also been a period which has clearly demonstrated to all classes of the community the advantages to be derived from our Co-operative system. For instance, on joining our Society the first thing a member becomes possessed of is a bank book, and without any effort on the part of the individual the entries in the book are constantly swelling, with a result that with what they have been enabled to save from their earnings—in addition to what has been credited to them for dividend—the balance due to our members at the beginning of the year now under review was £484,723. During the year we have paid in withdrawals, including interest and dividend, the enormous sum of £205,027. I mention this to show that those persons who have been so unfortunate as to be locked out from employment and are members of our Society are tiding over these most trying times with comparative ease, being able to draw on their savings just as they require it without any previous notice having to be given. We claim ours to be the only institution in the town where this is possible.

CHAPTER XXIX.

1898.

*An Anxious Time—Half-Yearly Stocktaking Started—
 Employes' Delegate to Congress Allowed—An Unsatis-
 factory Stock—Tailors' Dispute—Annual Party—Helping
 the Distressed—Motion to Abolish Employes' Bonus
 Considered—Its Rejection—Educational Grant Considered
 —Cost per Member—What Reduction Would Mean—
 Grants of Other Societies Compared—Opinion of Vicar
 of Bolton—Arguments For and Against Reduction—
 Reduction Proposal Rejected—Halliwell Lodge Shop—
 Freehold Purchased—Sole Cutting Machine Obtained—
 Secretary's Report for Year—Trade Increase—Dividend
 Increase—Grants to Charities—Musgrave Road Shop on
 Halliwell Lodge Estate Arranged For.*

THE first Monthly Meeting of this year was, as usual, held in the Co-operative Hall on Monday, January 3rd, 1898, there being a good attendance of members. The chair was taken at 7-30 p.m. by Mr. William Arthur Hilton, who in the course of his remarks said eleven months ago, when he and his colleagues had the honour to be elected to the position of Chairman and Committee, they little thought what troubles and anxieties were in store for them through the unfortunate dispute which had been raging so long. The Committee, Manager, Secretary, and other officials had very anxious times, anxious through lessened receipts, anxious as to the demands for money from those who were thrown out of work, anxious to relieve distress by your generosity, anxious not to be imposed upon, anxious whether it would mean a less dividend at so grave a juncture, anxious that the Society should still retain its hold on the public in the future as in the past. That night he was pleased—nay, profoundly thankful—to be able to say that through all the anxieties enumerated the Society had

been able to secure a trade of £581,761 for the year, and that the dividend for that quarter would be again 2s. 9d. in the £ on purchases, and the profit for the year £82,932. Under the head of General Business the Committee were requested to continue to make grants for the relief of the distress in the town; and a question was asked as to the claim said to have been made by the trustees of the Temperance Hall for damage sustained to that building by the erection of our new Drapery Stores. The Chairman said that negotiations were in progress, and it was not wise to make any further statement then.

At the next Committee Meeting, Thursday, January 6th, 1898, powers were decided to be asked for as follows:—

That we ask the Quarterly Meeting for the permission to revise the Rules to provide for half-yearly stocktaking and the paying of an interim dividend.

The following minute explains itself:—

Committee Meeting, Thursday, February 25th, 1898.—It was reported to the Committee that at a meeting of the employés held on Tuesday last it was resolved that the best thanks of the meeting be tendered to the Committee and members for the privilege granted to the employés of being represented at Congress. At the same meeting Mr. Caleb Wood was appointed as the representative.

There was a great deal of distress in the town during the strike, and it is worth noting that the Co-operative Society greatly helped its members, for during two quarters alone they were able to draw from the Stores the sum of £131,906, this large amount representing their own money, which was almost wholly saved by purchasing at the Store, and which, under other circumstances, would have gone into the pockers of the shopkeepers.

A great deal of trouble was experienced in connection with the Tailoring Department during this year, and as the motions and minutes relating thereto practically explain themselves they are herewith collected together under their respective dates for the year.

Committee Meeting, Thursday, March 3rd, 1898.—That we meet in the Tailoring Department on Tuesday evening next to examine the stock in that department, also that a valuer be appointed to examine the stock and report to the Committee as to its condition and value.

Committee Meeting, Tuesday, March 8th, 1898.—That the resignation of Mr. Finlay, Manager of the Tailoring Department, be accepted.

That we advertise for a Manager for the Tailoring Department, the advertisement to appear in the *Bolton Evening News* and the *Bolton Chronicle* and *Manchester Guardian* and *Yorkshire Post* on Thursday, Friday, and Saturday next, and in the *Co-operative News* on Thursday next.

Committee Meeting, Wednesday, April 20th, 1898.—Having carefully examined the stock in the Tailoring Department, it was resolved that the whole stock of cloth be disposed of through job salesmen on commission, and that the old surplus stock of ready-made garments be removed to the old tailoring premises in Bridge Street, and that after the sale the remainder be disposed of in such a manner as may be found to be best.

The Tailoring Department was placed under new management—Mr. Mercer.

Committee Meeting, Monday, December 5th, 1898.—A deputation of the Trades Council and the Tailors' Association having waited upon the Committee in reference to a statement made by the tailors in our employ, it was arranged that a Committee be formed, consisting of three members of this Committee, three members of the Tailors' Association, and two members of the Trades Council, to thoroughly investigate the case. That Messrs. Hilton, Hodge, and Crowshaw represent this Committee in the matter.

Committee Meeting, Thursday, December 22nd, 1898.—A deputation of the Trades Council and the Tailors' Association waited upon the Committee to further consider the complaints of the tailors, when it was arranged that the Special Committee appointed to investigate the case should meet on the following Wednesday, the matter being then settled.

ANNUAL PARTY.

On Saturday, February 19th, 1898, the 38th Annual Tea Party in connection with our Society was held, and, as heretofore, proved quite a success. Nearly every seat in the Temperance Hall was occupied for some time prior to the opening of the entertainment, which was announced to be held under the chairmanship of Mr. William Arthur Hilton (President). He said that those interested in the Co-operative movement had great cause for rejoicing. He did not care on which side they looked, from whatever point of view, whether they took into account the Societies in the

whole of the United Kingdom, or whether they took into consideration the Bolton Co-operative Society alone, they had great cause for congratulation. For it was a Society of which they were not ashamed. It was one that had done a large amount of trade, and had made a large amount of profit. The figures were quite as wonderful as those relating to the trade of the Societies of the United Kingdom. Surely, notwithstanding the long dispute between capital and labour with which the town had so much to do, they could say their Society rested on a good and sure foundation. Had it been otherwise, they could not have had these very excellent results. But, in addition to all this, he wanted to tell them with emphasis that the Bolton Co-operative Society had distributed relief to the distressed in the town to the extent of £398. Nor had this been extended to members of the Society alone. They had said: "Are you in distress? If so, we will relieve you." Again they had, as Co-operators, said: "If we relieve you at a time when you are not in the Society, we take it that in the common order of things you will remember us when you are in better circumstances and can do trade with the Society that has helped you in your distress." He would like to tell the meeting how this £398 given to relieve the distress had been made up and by whom. The Bolton Society was indebted to the Co-operative Wholesale Society for £155; the friends at Farnworth thought Bolton was in greater distress than themselves, and they sent £10 for distribution as was thought best. Another £10 was forwarded from Earlestown, and Hebden Bridge Society sent £5 towards the distress fund, the Bolton Co-operative Society giving £218 of the whole £398 distributed.

At the Monthly Meeting, Monday, March 7th, 1898, the question of the bonus paid to the employes came up for consideration, and a motion resulted as follows:—

That a Special General Meeting be held immediately after the close of the next Monthly Meeting to consider the following motion by Mr. James Fishwick:—"That the present system of paying bonus to servants of this Society be abolished, and if the Committee of Management are of opinion that the present wages are too low they take steps to increase the same to any reasonable amount."

At the Special General Meeting, Monday, April 4th, 1898, the question was debated, and as neither the employes nor the members were in favour of bonus being dropped, the resolution moved by Mr. James Fishwick :—

That the present system of paying bonus to employes of this Society be abolished, and if the Committee of Management are of opinion that the present wages are too low they take steps to increase the same to any reasonable amount,

which was seconded by Mr. Haydock, and discussed at considerable length, on being put to the meeting was declared to be lost.

Unusual interest was shown in this meeting. The Committee of Management took steps to accommodate all members who chose to attend, and engaged the most convenient room in the town, viz., the Albert Hall.

Mr. Fishwick, in moving his resolution, said his objection to bonus was a matter of principle. It was not a system of profit-sharing, but was a sham, as for years it had been a part of their servants' wages. Trade unionists would not like their wages to be so much and a part made up ; then why should it be to our shopmen ? Bonus was given to make the servants obliging, but were they as obliging as they might be ? Had the bonus done what was claimed for it ? No servant had an interest in keeping down prices. Every servant should know what his wages were, and not be dependent on a certain profit being made, and if the resolution passed it would make no difference to the servants or the Society, as it will be simply taking a little from one account and adding it to another.

Mr. Haydock, in seconding the resolution, said he did not believe in bonus, but in fixed wages. A servant who did his duty should have good wages. The servants seemed to think they were masters of the situation. Instead of paying £2,000 per year in bonus, wages should be raised if not sufficient.

The Chairman said he wished to give the views of the Committee of Management. Bonus had been paid to servants for twenty-four years, and it amounted to a very

good sum on the whole. It varied very much according to the profits and the number of servants. The Committee found that—

In 1888 it amounted to 1s. 10¹/₂d. per *l* on wages.

.. 1889	..	1s. 11d.	..	..
.. 1890	..	2s. 1d.	..	..
.. 1891	..	2s. 3d.	..	..
.. 1892	..	2s. 0 ¹ / ₂ d.	..	..
.. 1893	..	1s. 9d.	..	..
.. 1894	..	1s. 7 ¹ / ₂ d.	..	..
.. 1895	..	1s. 7 ¹ / ₂ d.	..	..
.. 1896	..	1s. 7d.	..	..
.. 1897	..	1s. 3 ¹ / ₂ d.	..	..

The members must bear in mind that no bonus would be paid unless the Society was successful, for if the dividend fell below 1s. 6d. no bonus would be paid. This was an inducement to the servants so that profits would be made. The Society paid good wages, and gave short hours and good workrooms, and we ought to do it. This was one of the principles of the Rochdale Pioneers, which we had followed for twenty-four years. We have been a successful Society under the present system, and now we are asked to pay more wages to 600 or more of our employes and to stop their bonus. We believe that 90 or 95 per cent of our servants are as good servants as can be got. There are, no doubt, a few who are not up to the mark, but taken as a whole we have a staff of servants to be proud of. If we stopped the bonus to these servants we should have to give advances in wages, so that nothing would be saved under these circumstances. It was the unanimous wish of the Committee that the present system of bonus should not be interfered with.

Mr. Joseph Worsley said there was a mistaken idea as to what bonus meant. Some members seemed to think it was about 3d. in the *£*. He might say it was about ³/₄d. in the *£*, so they would see how much it increased the cost of any article. If a member did a trade of *£*10 per quarter, the amount of bonus paid on that trade was only 7¹/₂d. Let us look back to the time when it was decided to give a bonus. The Society was making small dividends, and the members thought if they could stop the leakage it would

be a good thing. Bonus was adopted to lift up the profits, and it has done so. He questioned whether we had the moral right to take from men what they have had for twenty-four years. Would they have the same profits as they had that day if no bonus had been paid? He thought not.

Mr. James Howarth said that when servants were engaged the bonus was considered as part of their wages, and if bonus was taken away their wages were reduced. As a working man, who in this case happened to be an employer, he should do his utmost to prevent the wages of the servants from being reduced by such a misleading resolution as the one brought before the meeting.

Mr. H. Diggle said he felt it a duty to defend a principle that had been in force twenty-four years. The mover of the resolution had failed to make out a case. The resolution would take off the bonus first, and then throw on the Committee of Management the onus of taking steps to raise wages if they thought necessary. He asked the members to let wisdom and common sense guide them, and not put back the hands of the clock for twenty-four years, as we should make a gross mistake if we go back in this matter.

Mr. J. Potts said there had been a lot of sentiment that night, but he wished to refer to the great increase in the working expenses. He did not wish to reduce wages, but he disagreed with bonus, and the motion ought to fix the amount of any advances in wages.

Mr. Fishwick replied to the discussion, and on the resolution being put to the vote it was lost by a large majority.

Motions for the reduction of grants to the various sections of the work of the Society were prevalent this year, and the next department to receive attack was the Educational Department, which resulted eventually in a Special General Meeting, Monday, October 3rd, 1898, with the result that a motion "That Rule 63, relating to grant from net profits for educational purposes, be amended by striking out the words '2½ per cent' and substituting the words '1½ per cent'" was lost by a very large majority.

Many comments were made on this meeting at the time, and they are generalised herewith :—

We do not know whether any of the individuals favourable to the proposition for the grant from our Society's funds for educational purposes be reduced were present at the meeting. If they were, we can easily imagine that they came and heard and were conquered. For anything more convincing than the arguments adduced for continuing the grant of 2½ per cent on the net profits of the Society for the purpose of education among our members and members' children cannot be conceived.

The then Vicar of Bolton, himself a non-Co-operator, inspected the Library at this time, and inquired for information respecting the Evening Classes and the payment of half fees to members' children for attending the technical instruction classes, he also attending at the annual distribution of prizes and certificates to the successful students, and his remarks were that he was quite certain that to take a single penny from the annual educational grant would be the sheerest folly. How infinitesimal the sum is per member is easily worked out. In the natural order of things you must educate before you can make men think and act independently and, at the same time, with sense and reason. Many of our educationalists themselves require a firmer grounding in true Co-operative principles. It as naturally follows that, looking to the future as well as the present, you must more particularly educate the young. To these young people we look for the success, the prosperity of Co-operation in the days that are coming. We look to them not only to maintain the triumphs of the past and the present, but to uphold and strengthen them as time goes on and we of riper years pass away. If they are to fulfil our aspirations they must be educated to do it. They must be trained; their wits must be sharpened. The Library, the Evening Classes, the Reading-rooms, the addresses at Entertainments and Meetings will do much toward this, while the "Record" will continue to be a medium of communication and instruction among Co-operators which it would be difficult to replace.

As to the payment of half fees to members and members' children for the classes they attend, are we not paying our own money to help our own members? Are we scattering

it outside the circle of Co-operation? or are we helping—as the essence of Co-operation should be to do—one another, and those amongst the most deserving, because they are anxious to improve themselves and so improve those by whom they are surrounded? Here is a point where the Educational Committee may be said to be economising. Depend upon it, the Educational Committee know how best to spend the money voted to them. They have the confidence of Co-operators generally. They cannot believe the money is placed in their keeping grudgingly, and they do not mean to be crippled in the work to which they have set their hands.

The following were the points put forward in favour of the grant being retained at $2\frac{1}{2}$ per cent instead of being reduced as proposed by the resolution:—

It will be of interest to note that when the pioneers of our Society issued their first balance sheet in March, 1860, they devoted $2\frac{1}{2}$ per cent for educational purposes, this part of their work being looked upon as a fundamental principle.

What does the reduction mean? It means that the Society shall pay $\frac{1}{4}$ d. less to the educational fund for every 20s. spent at the Stores. Only $\frac{1}{4}$ d. in the £. This will make no difference in the dividend. Is it, then, worth changing a system that has existed from the very commencement of the Society?

What does it mean to the Educational Department? It means a curtailment of the advantages offered to members. It means closing some of our Branch Reading-rooms, and reducing our fine Central Room from a first-class to a second-rate room. Its effect on the Lending Library, with its 3,000 borrowers, will be very severe, and its usefulness greatly marred. There is no doubt the classes would be practically extinguished, while aid to the Technical, Science, and Language Classes of the town and the better class Lectures could not be maintained. The other departments of the work would also suffer, viz., the Concerts, the "Record," and the Women's Guild. With these points in view it is advisable to ask the question: Is it

worth while breaking up the Society's work, throwing the whole into confusion, for $\frac{1}{4}$ d. in the £?

It is worth notice that if the grant is reduced it will not allow the Reading-rooms to be maintained and the Almanac and the "Record" to be given free, even if the sale of the *Co-operative News* at half price is discontinued and our Rambles, Concerts, Classes, Library, and Women's Guild are given up.

Readers will observe that from this point of view the loss to the members is great in educational advantages, while the gain to the individual member is very small. In fact, it is an open question as to whether there will be any gain at all, for the Educational Department pays a large portion of the grant back to the Society for rent of rooms, and if these rooms were not used a small loss would be entailed. There are many members who look upon Co-operation as something higher than mere buying and selling, and any attempt to lessen its elevating tendency would drive them away, and it does not need many members being driven away to lessen the trade so as to increase the working expenses $\frac{1}{4}$ d. in the £.

Lancashire men are fond of the motto: "What Lancashire thinks to-day England will think to-morrow." So when comparisons are made with distant Societies, whose requirements and aims are unknown, it will perhaps be well to remember that the Rochdale Pioneers' Society not only allows $2\frac{1}{2}$ per cent to educational purposes, but allows use of rooms rent free as well. That Oldham, whom some Boltonians look upon as rough and uncultured, has two Societies, of which one, Oldham Industrial, gives not $2\frac{1}{2}$, but 4 per cent, and Oldham Equitable 3 per cent of net profits for educational purposes; so as far as generosity goes, Oldham leads the way, while Bury, along with Bolton, follow in its train.

Co-operators of to-day in Bolton have succeeded to a glorious heritage. They reap where others sowed. In days gone by it was no honour to be a Co-operative leader, but a term of reproach; but owing to the providence and wisdom of those who had the matter in hand a great corporation has grown up, an institution that is known, respected, and

looked up to from all parts of the United Kingdom. Not a week passes but some inquiry is made or advice sought by some struggling Society. Co-operators of Bolton, look to the principles that have made your Society so strong, so respected, and so powerful, and, before casting aside any principle that has helped to build it up, examine for yourselves, and be sure that there is a just cause for any change. Not for any whim or caprice, or to please the fancy of those who would just like to try a change, but give the matter due and earnest consideration, and the result will be that the Bolton Co-operative Society shall still be a Society of light and leading, a model for other Societies to copy and follow, and so hasten the time when the suspicion and mistrust that hinder Co-operation may pass away.

The report of the meeting at which this matter was discussed presents several interesting features and arguments used for and against. We extract a few.

The Chairman (Mr. W. A. Hilton) called upon Mr. Potts, who moved the resolution, to speak, and he said that he did not wish to discuss how the educational grant was spent, but to raise the question: Is it necessary for us to go on as we are doing? Fifty years ago things were much different from what they are now. This is an age of Public Libraries and School Boards. Education is open to all. Now, when the Rochdale Pioneers commenced to give a percentage for education newspapers were scarce, and people had to club together to buy one. There were no libraries, and educational facilities were very poor, profits were low, and the grant small. He also referred to the large increase of the Government grant paid for school purposes, and pointed out that some Societies paid no grant, while many others paid less than $2\frac{1}{2}$ per cent.

Mr. John Worsley seconded the resolution, and in so doing pointed out that he only did so in order to give the Educational Committee an opportunity of explaining more fully to the members what was being done with the educational grant. There was a good deal of agitation amongst the members, and he thought the best way to settle the matter was to bring it before that meeting.

Personally, he was in favour of the grant being continued, and spoke well of the work done by the Educational Committee for the daughters of members. He looked back with pleasure on the work he had taken part in, not only in the educational, but in the business work of the Society.

Mr. H. Naylor, who was then the Chairman of the Educational Committee, said he opposed the motion, and gave an account of the work then being done by the Committee, and showed that the various departments of work met with great success, and were appreciated by large numbers of members.

Mr. John T. Walkden, then a member of the Educational Committee, followed, and, in reply to Mr. Potts, called attention to the fact that the Public Library was a great deal behind the times as regards books for technical instruction, and other classes of books as well. With regard to the help the School Board gave Co-operators he instanced the fact that they actually withdrew a class book from the schools because it spoke well of Co-operation. Mr. Potts had objected to the work done for children, but he (Mr. Walkden) considered the work done for children to be of the greatest importance.

Mr. Farnworth spoke against the motion, as did also Mr. Lander, who said that education was a good investment, and amply repaid the Society for the amount spent, but even if it were not so this was the time when the traders in Scotland and many other places in the country were doing their utmost to impede the progress of Co-operation.

Mr. Potts briefly replied, and, on a vote being taken, the motion was lost by a large majority, only six hands being held up in its favour.

An important development of a forward nature was recorded towards the end of this year by the taking of land on the Halliwell Lodge Estate for a Branch Store. The subjoined resolutions show the steps in detail and are self-explanatory :—

Committee Meeting, Thursday, October 20th, 1898.—That we lease from Mr. T. E. Smith a piece of land on the Halliwell Lodge Estate for a new Branch Store.

Committee Meeting, Thursday, November 17th, 1898. — That the plans submitted by the Architect for a new Branch Store on the Halliwell Lodge Estate be adopted, also that Edwards' Ruabon brick and Higson's common brick be used in the building.

That the Secretary do sign on behalf of the Society the agreement made between this Society and Mr. T. E. Smith for the lease and the draft lease of a plot of land on the Halliwell Lodge Estate.

Committee Meeting, Monday, November 21st, 1898. — That we purchase the freehold of the ground we have taken on the Halliwell Lodge Estate for a new Branch Store.

The next development recorded in the minutes is the provision of machinery for the Boot and Shoe Department, to be used chiefly in the repair trade :—

Committee Meeting, Thursday, December 8th, 1898. — That we purchase a shoe sole cutting machine from the Heckmondwike Works of the Co-operative Wholesale Society.

From the Secretary's report (Mr. Joseph Pomfret) for the year 1898 we extract the following :—

The result of the trading operations of a combination of 23,000 persons in one locality may be said to be a fair indication of the state of trade in that particular district. That being so, we people of Bolton, after having passed through such a gloomy period, have reason to be thankful for a return of prosperity, as the returns of our Co-operative Society doth show.

When we take into account the fact that the beginning of the year saw the termination of the great iron dispute, when a large number of our members were practically destitute, the decrease on the year is more than accounted for. The new year just entered upon (1899) has begun even better than the old year ended, the sales for the first five weeks being £5,862 more than the same period of last year, and £5,156 more than the same period of two years ago.

Another and a more convincing proof of a return of prosperity is the fact that our members have added to their savings during the year the sum of £20,016, which has brought up our share capital to the gigantic total of £495,504.

For the last quarter in the year we were in the happy position of being able, owing to increased profits, of paying an increased dividend of 2s. 10d. in the £. It was hoped that this increased dividend would be an inducement to our members to bring us the whole of their trade, and also to induce others who were not members also to join us. We are well equipped, both in buildings and staff, to cope with a much larger trade, so that any additional business which is brought to us will be done without any extra expense, and will thus enable us to maintain the increased dividend. Other and all the departments alike show increases.

CHAPTER XXX.

1899.

A Good Start—Branch Checktaking Arranged—Exhibition Decided Upon—Tailors' Dispute—Trying to Oust Female Labour—Members' Decision—Settlement Arrived At—Annual Sales in the Drapery Department—Annual Party—Eulogy of Society's Work—Office Alterations—Building Minutes—Church Road Stores—Doffcocker Store Purchased—Butcher's Shop at Bradshaw Purchased—St. Helens Road Store Arranged For—Tonge Moor Shoe Shop Bought—Success of First Half Year's Trade—Dividend Increased—Restaurant Department Mooted—Classes Transferred.

THIS year was started under happy conditions, increased trade and increasing dividends alike attracting new members, and the good conditions which prevailed all tended towards keeping them once they had joined. This necessitated an alteration in the check-taking arrangements, and the following resolution in connection therewith was passed at the Committee Meeting, Thursday, January 12th, 1899:—

That we try the experiment of taking in pound checks and receiving contributions to share capital at a number of Branch shops this quarter end.

That we arrange to hold an Exhibition of Co-operative Productions in our Hall during the second week in April.

In the midst of the festive season of the year Mr. Robert Pennington, an old and doughty champion of Co-operation, died. Mr. Pennington joined the Society about 1871, and in 1881 was elected a member of the Educational Committee, and acted as Treasurer of that department. After finishing his term of office he kept up his interest in Co-operation, and was well known at the business meetings of the Society.

The prime cause of his death was a stroke, followed by bronchitis, the result of a cold. The deceased was fifty-six years of age. His death was regretted by many, even though he often differed in opinion from the ruling powers, for he was true to the very core in Co-operative work.

A dispute with the tailors occupied a good deal of attention at the beginning of this year, and for some little time there was a controversy between our Society and the tailors we employed. The tailors stated their case to the Bolton Trades Council, and meetings were held between the Committee of Management and representatives of the Trades Council and the Tailors' Association. If the matter had been allowed to rest until such times as the parties who had taken it in hand had come to an amicable settlement, or had declared their inability to do so, it would have been much better for all the parties concerned. However, a number of basely false rumours were set afloat, which were, to say the least of it, a most unmanly and un-English way of gaining any desired object, and these eventually compelled the Committee to state the case as it stood. We will first trace the dispute as recorded in the minutes of this time :

Committee Meeting, Monday, January 16th, 1899.—That a letter be sent to the Trades Council with reference to the false rumours which are in circulation relating to the dispute in our Tailoring Department.

Committee Meeting, Thursday, January 19th, 1899.—That we reply to the letters of the tailors by saying that we cannot entertain the question of dispensing with the females department.

Committee Meeting, Thursday, January 26th, 1899.—That in response to the request of the Trades Council we arrange for a meeting *re* tailoring question on Wednesday evening next.

That owing to false reports regarding our tailoring dispute continuing to be circulated a true statement of the case be published in our "Record."

This statement was as follows :—

In the tailoring trade it must be understood there are two wages lists, one known as No. 1 Log and the other as No. 2 Log. Both these lists are for men making up garments by hand. The No. 1 list is principally adopted by fashionable houses for making up first-class bespoke orders only. The No. 2 list is the one that is in operation principally in firms doing a business similar to our own.

Our men have for some years been paid by the No. 1 list. They tell us they were put on this list from the No. 2 list by our late Manager against their wishes. We have always been under the impression that it was at their request the alteration was made; at any rate, they are not willing to go back to the No. 2 list.

There is also another department, in which females are employed making up cheaper garments by machinery. This department is recognised by the Tailors' Association. It will be understood that in the winter months, when overcoats are in demand, and people, as a rule, do not go in for complete suits, coat hands will be busy, while vest and trouser hands have very little to do. Such is the case in our workshop at present.

In the summer months, when all departments are alike busy, things work quite smoothly, but each time when winter comes round there is some little friction of this sort. The tailors, in stating their case, say that the work which should go to the men goes to the women, and the work which should go to the women is sent to Manchester to be made. We stoutly deny these charges, and can prove them to be untrue. The tailors, on the other hand, have not substantiated their charges. They further say that the garments we send to Manchester to be made are sent to a firm who employ sweated labour, and who pay 50 per cent less wages than any other recognised wage list in Lancashire.

The only garments we send to Manchester to be made are orders which have been taken at machine-made prices, and over and above what our own females can produce; again, we send nothing but coats. The only firm in Manchester to which we send garments to be made is the Co-operative Wholesale Society. The Wholesale Society tell us, and we have sufficient grounds to believe their statement, that they employ trade union labour, they pay trade union wages, they are working comfortably with their employes, and that their employes enjoy many comforts and privileges which do not obtain in many private workshops.

The tailors further say we ought not to send our work out of town. To a very large extent we agree with them, though we do not think they are championing the cause of the females; but, as we have before stated, we only send such work out as we are unable to produce ourselves.

It must be remembered that the Wholesale Society is our own institution, and that we have nearly £80,000 of our members' money invested in its funds. Is it not our duty to endeavour to make such an institution a success?

What are we to do? We are a Society of working men; we have a working-class trade; we have also a good first-class trade. In the summer months we find them all plenty of work and pay them No. 1 Log wages; in the winter we say we can also find them plenty of work if they will work on No. 2 list. They say "No; they must have No. 1 list," even in winter, when they know that during that season orders are chiefly for cheaper garments. Some of these men who refuse this concession to us asked leave only a few weeks ago to

be allowed to go to work for a private firm in town to make policemen's clothing at a less rate of wages even than No. 2 Log list, and, when the job was finished, to be allowed to come back to us. They got permission, and they went. We have just received a communication from the tailors in which they say they will not allow No. 2 list to be worked in our shop, only on conditions that we dispense with female labour.

The female department is recognised by the Tailors' Association, and there is a standard rate of wages for their labour. Is it fair to expect us to give up the female department, and to throw these girls out of employment? Is it manly for a man to try to deprive a woman of the means of earning an honest livelihood? Have not all trades at one time or another had to fight the machine question, and have not all trades had to submit to machines?

Although there is some philanthropy in Co-operation, the tailors must remember that our business must be worked on business lines. It is a common thing for our customers to compare our prices with the prices of the private trader, and if we do not compare favourably we are soon told about it. The tailors do not tackle the private traders as they do us. They tell us they cannot get on with them at all. They expect us, as a Co-operative Society, to lead the way, hoping that the traders will follow. But do they follow? We have led the way in many instances and have not been followed. The sentiment that is preached with regard to what we ought to do is simply playing into the hands of the traders and throwing our business at them. If our men get their demands they shut up our Tailoring Department, and we venture to say that if such a thing should happen they would not all get places in Bolton. A man who is master of his own business will not listen to such demands as our men make to us, and would not ask his men if he might send his garments to be made in a sweating den. He would do it, and his men, though they might be members of the Tailors' Association, would not interfere. They are trying to kill the goose which lays them the golden egg.

The matter was eventually disposed of by the members at a Special General Meeting, Thursday, July 20th, 1899, when the Committee laid before them the facts of the matter relating to a strike which commenced in our Tailoring Department on July 6th, the journeymen tailors giving as their reason for leaving work, "That, owing to an unsatisfactory interview between the Manager of the Tailoring Department and our representatives *re* the making up of strike trade, we have decided to block the shop." The whole of the correspondence and papers relating to the dispute were laid before the meeting, and after a very lengthy discussion it was resolved that the matter be left

with the Committee, pending the results of a meeting of the Joint Committee of Trade Unionists and Co-operators, appointed by their respective Congresses to deal with disputes arising between Co-operative Societies and trade unionist employés.

Committee Meeting, Monday, February 13th, 1899.—That the proposition of the Joint Sub-Committee for the settlement of the tailors' dispute be accepted, which is as follows:—That the men work on the No. 2 time list, and that all suits at and over 50s., overcoats at and over 38s., trousers at and over 15s. be made by the men.

ANNUAL SALES IN THE DRAPERY DEPARTMENT.

	1897.			1898.			1899		
	£	s.	d.	£	s.	d.	£	s.	d.
Thursday (1st day)	1285	11	8	1454	6	4½	1776	19	4½
Friday (2nd day)	542	5	7	509	12	0½	768	15	9½
Saturday (3rd day)	927	5	11½	1107	11	1½	1462	4	1
Total	2755	3	2½	3071	9	6½	4007	19	3

The fact of our being able to draw £4,007 in three days proves the business capabilities of our Drapery Department. The figures show an increase of £936 over the first three days of the previous year, and £1,252 over the first three days of 1897.

The thirty-ninth Annual Party and Social was celebrated most successfully on Saturday, February 18th. As usual, the demand for tea tickets could not be met. A good party of entertainers were engaged, and our friend Teddy Whittle was welcomed as an old favourite, and was as irresistibly funny as ever. The interest of the gathering was further enhanced by the presence of Mr. Henry Broadhurst, M.P. for Leicester, and former Under Secretary for the Home Department, who riveted the attention of the audience with his address.

Mr. Hilton, as Chairman, said he was sure they would expect a very little address from him that night. He attributed much of the success of that vast concern to the Manager, the Secretary, and the Managers of the Branch Stores, all of whom were men of high standing. What had

been done reflected the greatest credit on those who had to manage the Stores. The Committee wished all to unite to push on the good work. If they would be loyal they believed the Society would still prosper, and that the results in the future would surpass what the past had brought them.

Mr. Broadhurst, who was accorded a hearty reception, said :—

When your Committee invited me I had no idea that your gathering was so numerous, so influential, or so large, or I should have hesitated to have submitted myself to your attention for ever so short a time. But I suppose, as being one of those who have been engaged in the Labour world for more than forty years, it was thought that a reunion on this occasion would be natural, and, perhaps, in my individual case, agreeable. I was amazed when I read the report of the Bolton Co-operative movement. The figures given by your Secretary in his report, and referred to by your Chairman in his speech, are beyond anything that I could have imagined in this town of Bolton. When we see that you have done a trade of £10,000,000 of turnover in forty years ; that you have in the meantime supplied the best quality of goods and the necessities of life ; that you have had the best measure, the best weight, and that in addition to that you have returned to yourselves more than a million sterling in the shape of profits, besides contributions to good and worthy objects, philanthropy and education, I say it is a work of enormous proportions, of great significance, and an illustration of the power of the people which is not supplied by any other nation on the face of the earth. Self-help never had a better illustration than yours is. The work does not end in £ s. d. It is not a question of profits or a question of dividends. It is the uplifting of the persons associated with the movement where the greatest good accrues to the people from the Co-operative Store. It is an important matter that people should be well fed upon the very best of health-giving food, well clothed, and well housed. Without that a nation must be on the high road to decay. Well, sir, a walk through Bolton would lead a keen observer to notice that there is something special in this community. The muscle, the "go," and the independent way in which even the young carry themselves seem to me to denote something special in the people. This is the secret of it, because you are managing your own affairs by your own people, supplying yourselves with the best that money can buy on the best of terms, and no drones come in to take the fruits of your labours.

You speak of your educational work ; it is all educational work. No woman, no man, can enter a Co-operative Store or pass its windows without receiving some sort of information or education. It is all education. I know what you mean by your £50,000 spent on education. That means special means of information, special opportunities of obtaining exact technical knowledge from the best masters

of the various subjects that your young folks like to apply their minds to. Well, that is a mighty work. All power arises from knowledge, and a man who has not knowledge only stumbles by accident; if he succeeds he does not succeed by method, nor by direct merit. In so far you are doing a great educational work. This is a meeting which indicates the character and power of the people, and if the affairs of this country went by merit we should see it described in the columns of the London papers as an evidence of the evergreen strength and power of the British people to carve out for themselves in their own way great success, great sources of self-help, profit, and individual advantage. But you will not see a paragraph. You did not grow up by the aid of newspapers. Your position and your power have been created in the face of the opposition of large numbers of them, though to-day they qualify their opposition in a very large measure indeed. There is nothing I welcome more than the splendid enterprise and self-reliance of the Co-operators of this great town of Bolton.

The next minutes met with that are worthy of note are as follows :—

Committee Meeting, Tuesday, February 14th, 1899.—That the old tailors' showrooms in Bridge Street be converted into an office for the Building Department and Savings Bank, and that the following persons be asked to tender for the work :—Messrs. Maginnis, Atherton, Townson, Paiton, Skinner, Page, and Gorse.

Committee Meeting, Thursday, April 6th, 1899.—That in the interest of the Cottage Building Department we consider it advisable to discontinue reading the minutes relating to mortgage advances, but to give to the meeting the sum total of advances made during the month, and that the next Quarterly Meeting be asked to agree to this arrangement.

Committee Meeting, Monday, April 24th, 1899.—That we purchase from Mr. Thomas Dawson the shop at the corner of Church Road and Bennet's Lane for a Branch Store.

Quarterly Meeting, Monday, May 1st, 1899.—That this meeting approves of the recommendation of the Committee to discontinue reading the minutes relating to mortgage advances, and that in future only the number of advances and the total sum of advances be given to the meeting.

Quarterly Meeting, Monday, August 7th, 1899.—That the action of the Committee in having purchased a dwelling-house at Doffcocker for a new Branch Store be confirmed.

Committee Meeting, Thursday, August 24th, 1899.—That we purchase from Mrs. Catherine Brooks the house and shop situate in Bradshaw Brow for a Butchering Department.

Committee Meeting, Monday, September 11th, 1899.—That we take on lease from Mr. F. H. Cartwright a plot of land on St. Helens Road for a new Branch Store.

Committee Meeting, Thursday, October 12th, 1899.—That we purchase from Mr. E. Pilling the shop adjoining our Tonge Moor Branch for a Shoe Department.

The Quarterly Meeting of members which was held in the Co-operative Hall on August 7th, 1899, is interesting from the fact that matters pertaining to the provision of the Restaurant Department were discussed thereat. In reply to a question with respect to the alterations necessary for this department the Chairman (Mr. W. A. Hilton) stated that it was intended to use the large cellar under the grocery and provision shops, and make commodious and well-arranged rooms with accommodation for about 160 persons. There would be a good entrance, and when finished it would be second to none in Bolton.

Owing to the commercial scheme of the Technical Instruction Committee being adopted, the Educational Committee decided to transfer our classes in Bookkeeping and Shorthand to them.

Mr. James M. Grindrod was elected as Chairman of the Educational Committee at this time in place of Mr. Henry Naylor, who retired from the Committee after having served his full term.



CHAPTER XXXI.

1900.

Transvaal War Local Relief Fund Aided—40th Anniversary—Resume of Society's Operations—A Record Year—Trade Doubled—Ample Depreciations—Payments Made—Vitality of Society—Doffcocker Old Shop Vacated—Pike's Lane Shop Converted to Shoe Shop—Chequerbent Boundary Settled—Death of Founder—Opening of New Restaurant—Its Main Features—President's Address—Department Opened—Branch Growth—Check-taking Arrangements.

APERUSAL of our Annual Reports for the past few years reads like one long continuous boast, but our progress during the time covered by the reports makes boasting easy, and certainly justifiable.

At this time the members would easily notice from the local papers that our Society subscribed £10. 10s. to the Transvaal War Local Relief Fund, and that subscription boxes were placed on all the shop counters to receive any small amount that the members might be generously disposed to give. The employes were also making weekly subscriptions to this fund, and for four weeks in succession paid £6 per week. The subscription boxes when opened were found to contain £14. 6s. 8½d., which was also added to the fund. The two representatives of our Society (Mr. Hilton and Mr. Pomfret), who had previously been made members of the local Relief Committee, reported that the fund was very wisely and judiciously distributed. There were a large number of families in Bolton dependent on the fund at this time, and they received nearly £60 weekly. It was a feeling of pleasure to have had an opportunity of doing something to add to the comfort of those women and children who had suddenly become entirely dependent on

the generosity of others through no fault of their own, but because their breadwinners had been called to duty to fight for their country.

The fortieth Anniversary of our Society was celebrated under the most encouraging auspices on Saturday, February 17th, 1900. As usual, the tickets for tea were eagerly sought after, and 1,100 were accommodated at the Bridge Street Hall and the Spinners' Hall, special provision being made at the latter place for 150 delegates and others who had responded to the invitation of the Board of Management. In the interval between the tea and concert many of the delegates went over our premises, and others gathered in the Temperance Hall.

The President of the Society (Mr. Hilton) occupied the chair, and was supported by Mr. Pomfret (Secretary), members of the Board of Management, and a number of delegates.

The Chairman in his address said that some of the delegates had come long distances to visit the Society and see what it was doing, and he was glad to welcome them for many reasons, especially because they never came at a time when the Society was in a more flourishing state than it was that day. In fact, it seemed that the Society only made records to beat them.

Mr. Pomfret's report read as follows :—

TO THE MEMBERS OF THE BOLTON CO-OPERATIVE SOCIETY.—In my last report I urged upon you the necessity of making this, the fortieth year of our existence, a record year. I am pleased to find that your loyalty has exceeded all anticipations—that the sales for the year amount to £643,447, an increase of £62,480 over last year. Our share capital has increased during the year by £43,847, and now stands at £539,351. After allowing £16,684 for interest on shares and deposits, £2,461 for educational purposes, £2,461 for bonus to servants, £4,708 for depreciation of buildings, fixtures, and shares, and adding £2,276 to our reserve funds, there remained £90,426 of profit to be divided amongst our members. For the first quarter we paid a dividend of 2s. 10d. in the £, and for the three remaining quarters we paid 2s. 11d. dividend, after which there remained £450 to carry forward to next year.

During the year one Butchering and three Grocery Branches have been opened, all of which are doing a satisfactory business.

Having thus very briefly given you an outline of our last year's work, and seeing that we have now been in existence forty years, I propose reviewing the Society from its commencement, showing you exactly who and what we are, and what we are doing. Our career has been one of uninterrupted success; our trade has steadily grown year by year, until at the end of forty years we show an annual turnover of £643,447. This immense trade is just double the amount of trade we did twelve years ago. We are now doing a trade in one week of one and a quarter times the amount of business done during the whole of the first year of our existence. The total amount of business we have done during the past forty years amounts to £9,661,576, or nearly nine and three-quarter million pounds. Our trade is carried on in seventy-five different departments. In addition to all our Central premises, we have thirty-six Grocery Branches, twenty Butchering Branches, seven Boot and Shoe Branches, a Coal Department, and a Milk Department. With the exception of three small departments, the whole of our business premises, including warehouses, bakery, stables, also horses and carts, fixed stock, and trade utensils, are the property of the Society, the total cost of which, including additions and improvements, amounts to £181,204. Your Committee have always, with a view to keeping the institution in a safe and sound condition, seen well to depreciating these properties, and during the past forty years the sum of £68,664 has been appropriated from the profits for that purpose, leaving all your valuable properties to stand on your balance sheet to-day at £112,540, or 38 per cent below their original cost. In addition to this enormous cost for depreciation, the properties have been kept in a first class state of repair, for which a further charge has been made on the profits to the tune of £32,085. In other words, we may say that, although your properties have been kept equal to new and worth their original cost, they only figure on the balance sheet at considerably below two-thirds of their original cost. This is a splendid asset. We have another small and valuable property which does not figure on the balance sheet at all, having been totally wiped out by depreciation, namely, a telephone plant, which cost £619. We have also forty coal wagons, which cost £1,935, but which only stand on the balance sheet to-day at £1,273.

The next department with which we have to deal—our Small Savings Department—is one which answers a double purpose. It is an object-lesson to our young children, demonstrating how that by taking care of the pence they soon grow into pounds, and that pounds accumulated create a feeling which all Englishmen so prize—a feeling of security and independence. Again, the department is what has rightly been termed a hotbed for Co-operators. A very large number of the present members of our Society are people who, when they were children, joined the Penny Bank, and as they grew up became members of the Society. The department started twenty-five years ago, and for a time was open on Saturday afternoons only, a member of the Committee (Mr. Samuel Taylor) attending to

receive deposits. It, however, grew at such a rapid rate that after a time it was found necessary to be open all the week through during office hours. We have now 16,000 depositors in the department, and their present savings amount to £20,922.

I have previously stated that we might fairly claim to be philanthropists. We are subscribing annually to the Bolton Infirmary £100, and to the Bolton District Sick Nursing Association £50, and smaller amounts to a number of other local and district charities. Our total donations last year amounted to £307, and during the forty years of our existence the sum total of £5,003 has been devoted to charitable objects.

I trust I have placed our magnificent institution before you in such a manner as to make you proud to belong to it, and to kindle in your minds a desire to make it still more prosperous and useful. In addition to the splendid assets I have described to you, we have reserve and insurance funds amounting to £16,000. You will have concluded that such a business as ours cannot be carried on without a large staff of workpeople, and that we must be large employers of labour. We now employ 763 persons, and our wages bill last year amounted to £39,613. In addition to wages our servants received a bonus on their labour, 2½ per cent of the net profits being devoted for that purpose. Last year £2,401 was dividend amongst the servants in proportion to their wages. I very much doubt whether another institution could be found which has had such a successful and useful career as ours, and when we come to think that it was conceived, built up, and matured by working men alone, and that they by their savings, their efforts, and their intelligence have guided it and brought it up to its high degree of excellence, we feel inspired to renew our efforts and be determined that the Society shall grow to be an astonishment to all beholders.

The assets grow yearly more valuable. For instance, the business premises, which with slight exceptions are the property of the Society, have been depreciated 38 per cent below their original cost, a wise procedure which gives greater stability to our business operations, and allows extensions to proceed on a safe basis, and this expansion keeps pace with the growth of the borough.

The following are the most interesting resolutions recorded during the year 1900:—

Committee Meeting, Thursday, May 10th, 1900.—That the premises we are vacating at Doffcocker be put back to their original state.

Committee Meeting, Monday, July 23rd, 1900.—That we arrange to transfer the business from our present Pike's Lane shop to the new shop on Deane Road on Thursday, August 2nd.

That the shop we have just vacated in Pike's Lane be converted into a shoe shop, and that Mr. Temperley be instructed to carry out the work.

Committee Meeting, Thursday, September 27th, 1900.—A deputation from the Chequerbent Society waited upon the Committee with reference to a boundary line between the two Societies. It was resolved that representatives from the two Societies meet on the spot to walk over the district and to report to a further meeting.

Committee Meeting, Thursday, November 8th, 1900.—That a letter of condolence be sent to the widow of Mr. William Heys, who was one of the founders of the Society.

OPENING OF THE NEW RESTAURANT, MAY 26th, 1900.

The eager and curious crowd of our members present at the opening of the new Restaurant in Bow Street, on Saturday, May 26th, 1900, was a signal proof of the interest taken in the venture of our Society. It was a bold idea to turn the dingy basement under the Grocery Department into a Restaurant, but skill and capital are capable of accomplishing marvellous results. At any rate, all were gratified with the transformation which had taken place, for under the supervision of our townsman, Mr. George Temperley (Architect), we have now in what was a disused portion of our premises an up-to-date Restaurant artistically and comfortably arranged, and with every appliance that matured experience suggests. The Restaurant is approached by an entrance in Bow Street, the staircase being spacious and easy, and leading into a hall. From there the large dining-room is entered. On the left in the corner is a bar, from which the urns will at any time of the day supply tea or cocoa, and where a choice can be made of edible or other refreshments. Adjoining the bar is most conveniently situated a cutting-up or dishing room, which contains steamers, hot plates, grills, and cutting-up tables. Underneath, as the land falls to the river bed, is the splendidly-fitted kitchen, with its modern cooking range and all accessories. In connection with the kitchen is the scullery and larder. A hoist communicates with the kitchen to the room above. There is also a staircase which leads to it, and also a separate

entrance where stores can be received. Just beyond the bar, still on the left hand, is the smokers room, 34 feet by 15 feet, where the thirty gentlemen it can accommodate may enjoy their "weed" in attractive surroundings, for there is a fine mosaic floor and tile dado; the woodwork is of pitch pine varnished, and the chairs ranged round an open fireplace make the room a cosy retreat. On the right of the dining-room, close to the entrance, is the pay office, and just beyond is a space, artistically screened, where ladies can dine privately, if they desire. The rest of the room is open, and, including the ladies' section, 150 persons can dine at one time. Ladies' and gentlemen's lavatories are provided in suitable positions, a convenience not available in many restaurants, or if provided on a very inadequate scale. Glazed leadlights have been used with an eye to attractive effect. The Restaurant was put under the management of Mr. H. Bray, who is an accomplished *chef* and *restaurateur*, having had experience in Canada, Portsmouth, Liverpool, and elsewhere.

It was intended to open the Restaurant for business after the inaugural proceedings, but, owing to an unforeseen difficulty, that had to be postponed until June 2nd. As the opening fell on the date when the Executive Meeting of the Bolton and District Association of the Co-operative Union met, the delegates were able to be present at the ceremony. Promptly at three o'clock Mr. Hilton appeared at the entrance, supported by several members of the Committee of Management, members of the Educational Committee, Mr. A. Hackney, J.P. (Manager), Mr. J. Pomfret (Secretary), Mr. J. Worsley, J.P., and a number of visitors from adjoining Societies. Mr. and Mrs. Temperley, with Mr. Temperley, junior, were also present.

After the door had been unlocked, the crowd of spectators streamed into the dining-room, and when the various speeches—which were heartily received—had been made, an inspection was made, each visitor on leaving receiving a sample tin case of biscuits given by the Co-operative Wholesale Society, and the case also served as a useful memento of the interesting occasion.



CENTRAL PREMISES,
Comprising Large Hall, Grocery and Confectionery Departments,
with Restaurant in Basement.

PRESIDENT'S ADDRESS.

At the call of the Chairman, Mr. Hilton rose and was cordially received. He said that was a sort of unique position for him to occupy. He had received a most beautiful gift, and had had the honour of unlocking the door of the Restaurant. He wished to tell the friends from other Societies, as well as their own members, that the transformation of the old basement into that beautiful restaurant had received the most careful consideration of the Committee of Management. The Committee had several meetings before they determined that the transformation should take place. The cost of what he might term their new premises would be about £3,400 or £3,500, and they would be asked to inspect the various rooms and cooking kitchen, after which they could pass judgment whether the money had been spent well.

The sum of £3,400 might seem a large amount, but it was available at 3 per cent, and the yearly charge for interest was much below what would be charged as rent in the centre of the town for such premises as are now at our disposal. It has been evident for several years that the Restaurant Department of our operations would have to be placed on a fresh basis—either more or less business would have to be catered for. Those who constantly use restaurants demand premises easy of access, prompt service, and food tastefully cooked. If the surroundings are bright and cheery all the better. If to this can be added the luxury of a smokersroom then indeed it is a desirable restaurant. It is admitted that the restaurant in Bridge Street did not comply with all these requirements, and the Committee of Management wisely and courageously grappled with the problem, and decided to have a business on a larger scale. The enterprise is on the lines of the policy which our Society so far has, on the whole, pursued with striking success. So soon as one branch of operations has been put on a satisfactory footing, a venture on a small scale has been made with another, and as experience has been gained there has been a corresponding development. Therefore the success of the new Restaurant was looked

forward to, and now at the Jubilee time we find that all expectations have been fully realised. The Restaurant was patronised from the start even beyond expectations. It was the means of making useful a portion of the premises which was very much dilapidated, and now adds very considerably to the receipts. It is a great convenience to members who come from the outskirts into the town shopping, and, in addition to the facilities and conveniences offered, all members who care to use it may benefit by it as a refreshment room and a resting-place.

During the year a Branch Grocery and Provision Department was opened on Belmont Road, Sweetloves, and a Branch Boot and Shoe Department on Tonge Moor Road, both of which are doing a satisfactory business. The old No. 9 Branch on Deane Road was closed as a Grocery and Provision shop, and a new and more up-to-date shop was built a little higher up the road, and opened in its stead. The old shop was remodelled and opened as a Branch Boot and Shoe shop. Land was also secured and plans adopted for a new Branch Store in Deane Church Lane, and the work of erection proceeded with at once so that an early opening might be effected. The Committee also had two other plots in view on opposite sides of the town.

An enormous crush was the usual experience in the General Office on the last two days in each quarter, on account of so many persons not bringing in their checks until the last moment. To obviate this difficulty branches were opened in all quarters of the town for check taking, and the members now have a better service offered them. If they only took advantage of it by leaving their checks there, or coming to the Office earlier in the week, they would reduce the risk of mistake to a minimum, and save themselves, and assist to save others, the very great inconvenience of waiting and crushing.

CHAPTER XXXII.

1901.

Painting Department Started—Death of the Queen—Mr. Thomasson's Offer of a Reading-room—Land Taken for Dobson Road Store—Death of Mr. Charles Ditchfield—Assistant Shop Inspector Appointed—Bank Top Store Opened—Tripe Works Bought—Erection of Stables—Death of Mr. Walter Vickers—Amalgamation with Eagley Society Proposed—St. James's School Bought—How Used—Educational Secretary's Report—Classes—Work of the Department.

THE exceptionally good increases of the previous year and the generally good outlook for this fully warranted an increase of business in other directions. Accordingly arrangements were considered which had for their object the starting of a Painting Department, so that not only the shops could be painted, but work for the members also undertaken. The resolutions relating to this matter are:—

Committee Meeting, Thursday, January 3rd, 1901.—That we have a special meeting on Friday, the 11th inst., re the question of starting a Painting Department.

That arrangements be made for entering into the painting and decorating business, and that we advertise for a competent man to manage the department.

Committee Meeting, Wednesday, January 23rd, 1901.—The remainder of the time of this meeting was spent in reading through part of the applications for the position of Manager of our Painting Department.

This department was started and a Manager appointed to give estimates for beautifying and decorating the property of members. All materials used in this department were of the best, the workmanship guaranteed, and prices reasonable.

At a meeting of the Committee of Management of the Society on Wednesday, January 23rd, 1901, it was decided that a letter be sent as from this Society to the King and the Royal Family expressing our sorrow at the death of Her Most Gracious Majesty the Queen, and our sympathy with the bereaved. The following is a copy of the letter which was sent to His Majesty the King :—

32, Bridge Street, Bolton.

To the King's Most Excellent Majesty.

SIRE,—We, your most loyal subjects, the Directors, officials, and 26,000 members of the Great and Little Bolton Co-operative Society Limited, learn with profound regret of the death of our most illustrious, noble, and gracious Queen, Victoria, and desire to tender to you and to the Royal Family our heartfelt sympathy with you in your bereavement and very great affliction. Her reign has been the most illustrious the world has ever known ; her reign has been felt in every corner of the earth. We pray that Almighty God may give you health and strength to follow in her steps, and that you may guide the destinies of our great empire in the manner which we, in this present generation, recognise to have been the means of bringing us up to be the greatest, the most influential for good, and the most powerful empire that ever was.

I remain,
With the profoundest veneration, Sire,
Your Majesty's most faithful subject and dutiful servant,
JOSEPH POMFRET, Secretary of the Society.

The address was beautifully engrossed on vellum in suitable colours.

Another resolution was adopted at the Committee Meeting, Monday, January 28th, 1901 :—

That on account of the Queen's funeral the whole of our premises be closed all day on Saturday, February 2nd, and that they remain open until 10 o'clock on the Friday evening.

A proposal was made to the Educational Committee by a Bolton gentleman that he should build a reading-room in a poor district of the town, provided with separate rooms for men and women, provided also with baths, and lit by electric light, heated by hot water, and provision made for the caretaker to live on the premises. He also offered to supply the papers. The room was to be open to the public

on conditions agreed upon, as well as to members of the Co-operative Society. The Educational Committee were asked to take the management of the room and to pay the wages of the caretaker. As this was a new departure the following resolution was submitted to the members : " That the Educational Committee be empowered to take the management of such room, and contribute towards its maintenance by paying the wages of the caretaker." The result of this action was that the members at the Monthly Meeting, Monday, January 7th, 1901, adopted the following resolution :—

Mr. J. P. Thomasson having offered to build, furnish, and maintain a Public Reading room and Baths in Crompton Street, Bolton, and to hand the same over to our Educational Department, the Society to be free from all costs except caretaker's wages, it was resolved that the Society accept Mr. Thomasson's offer, and that a letter be sent to him thanking him for his generosity.

The arrangement for the taking on of the Thomasson Co-operative Reading-room was finally consummated in the following resolution :—

Committee Meeting, Thursday, July 18th, 1901.—That the seal of the Society be fixed to an indenture made between John P. Thomasson of the one part and this Society of the other part, being a lease of the buildings and premises intended to be called " The Thomasson Co-operative Reading-room," situate in Crompton Street, Bolton.

The provision of a Branch Store on Dobson Road next engaged attention, and the following resolutions were adopted relating thereto :—

Committee Meeting, Friday, January 11th, 1901.—That we take on lease from Mr. W. H. Lever a piece of land on Dobson Road for a new Branch Store.

Committee Meeting, Thursday, February 14th, 1901.—That the plans submitted by the Architect for a new Branch Store on Dobson Road be approved.

The matter was finally brought to a conclusion by a resolution at the Committee Meeting, Thursday, March 28th, 1901 :—

Committee Meeting, Thursday, March 28th, 1901.—That the Secretary do sign on behalf of the Society an agreement made between

William H. Lever on the one part and this Society of the other part, being an agreement for the lease of a plot of building land situate in Gilmow Park, Bolton.

Mr. Charles Ditchfield, who had been connected with the Society since 1866, first as a clerk for five years, and finally as cashier for thirty years, died on March 19th, 1901. During that long period he filled his post with satisfaction to both the members of the Society and the Committee. During his tenure of office the Society grew from a small concern to a gigantic institution, and his death severed one of the connecting links between the present and the past. It appears that he contracted a cold some weeks previously, which developed into an attack of bronchitis. As he was going home on Saturday, March 16th, he fell when leaving the tramcar. Being assisted home he got to bed, and the family expected he would be all right in a day or two, but he gradually grew worse, and died on the Tuesday morning. An inquest was held on the following Thursday, and after hearing the evidence the jury returned the following verdict: "That the deceased died from heart failure and bronchitis, hastened by the fall from the car." Resolutions of sympathy were adopted and forwarded to the family, and the following resolutions entered upon the minutes:—

Committee Meeting, Thursday, March 21st, 1901.—That a letter of condolence be sent from this Committee to the widow and family of our late Cashier (Mr. Ditchfield), and that the Committee and officials be represented at the funeral.

Monthly Meeting, Monday, April 1st, 1901.—At the commencement of this meeting the Chairman referred to the death of our late Cashier (Mr. Ditchfield) and to his long and faithful service to the Society. The members, rising in their places, requested that the sympathy of the meeting be forwarded to his widow and family.

Owing to the increase in the number of shops an Assistant Shop Inspector and Cash Collector became necessary, and the resolutions relating to this appointment are as follows:—

Committee Meeting, Wednesday, April 3rd, 1901.—That, owing to the largely increased number of our Branches, an Assistant Cash Collector and Shop Inspector be appointed, and that applications be confined to grocery and provision shop managers only.

The matter relating to the appointment of Assistant Shop Inspector was further considered at the Committee

Meeting, April 11th, 1901, and was finally arranged as follows :—

That Mr. James Wallbank be appointed Assistant Cash Collector.

That an additional horse and trap be provided for the Assistant Cash Collector, and that Messrs. Copple Bros. and Mr. S. Gordon, of Bolton, and Messrs. Slack, of Manchester, be asked to tender for the same.

At this meeting also a resolution was adopted to purchase the Tripe Works which we at present use. This is recorded as follows :—

That we purchase from Mr. Robert A. Hilton the tripe boiling works, No. 4, Back Derby Street.

Provision was also made at this meeting for an extension at Bank Top by the following resolution :—

That we take on lease from Messrs. Henry Ashworth and Sons for a period of twelve months the shop at Bank Top, Sharples, for a Branch Store.

This shop was opened on May 17th, and is still used to-day, and is becoming increasingly useful in that out-of-the-way village.

The question of the provision of Convalescent Homes for Co-operators coming prominently to the front at this period of the Society's history, the following resolution was adopted in connection therewith :—

Committee Meeting, April 22nd, 1901.—That we appoint Mr. H. H. Brownlow to represent this Society on the Committee appointed to consider the question of Convalescent Homes for the North Wales Section.

Owing to the number of horses increasing, and the necessity to make provision for a still further increase, the need of further stable accommodation became an imperative necessity. This was met and provided for in the way recorded in the subjoined resolutions :—

Committee Meeting, Thursday, March 20th, 1901.—That arrangements be made at once to proceed with the erection of the stables in All Saints' Street.

Committee Meeting, Thursday, May 16th, 1901.—That we arrange to build new stables on the top side of the yard in All Saints' Street, and that Mr. Temperley be given an order to prepare plans for the same.

Committee Meeting, Thursday, June 6th, 1901.—That we approve of the plans submitted for new stables to be built in All Saints' Street, and that Messrs. Atherton, Cunliffe, Marsden, Page, Dawson, Maginnis, Tyson, Mosley, and Halliwell be asked to tender for same.

One of the few survivors of the pioneers of the Society passed away in the person of Mr. Walter Vickers, who died on Wednesday, July 10th, at the home of one of his sons, aged 59 years. Mr. Vickers was one of the pioneers of the Society who took an active interest in the meetings which led up to the formation of this Society, and was one of its first members. He was also the moving spirit in the band of the devoted Little Bolton members who trudged up to the Derby Street shop with their handcart and brought back with them their groceries, which they finally divided at their homes according to their orders. Mr. Vickers was one of those who took his turn with the handcart as the week-ends came round. He also was a moving spirit in the agitation which resulted in a Store being started in Little Bolton, Manor Street, within three months of the start of the Society. At an early period of the Society's history the Offices were held in a room in Acresfield, and it was during the time that business was transacted at Acresfield that Mr. Vickers was first elected a member of the Committee of Management. By his death the Society lost an earnest and consistent worker, and the members of the Society joined with the Committee of Management in their vote of sympathy to his family, which was passed at the Quarterly Meeting, Monday, August 5th, 1901:—

That letters of sympathy be sent to the families of the late Mr. Walter Vickers and the late Dr. Scowcroft, late Mayor of Bolton.

The members of the Eagley Society having approached the Committee of the Bolton Society on the question of amalgamation, the following resolution relating thereto was entered on the books:—

Committee Meeting, Monday, August 5th, 1901.—That we cannot recommend our members to accept the terms of the Eagley Society with reference to the question of amalgamation.

The old Infants' School of St. James' in Waterloo Street having come into the market for sale, the Committee

THE HILLSIDE SCHOOL IN





of Management decided to purchase it and adapt the building to the requirements of a Branch Store in that neighbourhood, a decision which they promptly acted upon, and the transactions relating thereto are recorded in the following resolutions :—

Committee Meeting, November 4th, 1901.—That we purchase for the price named the premises known as the St. James' Infant School, with the object of converting the same into a Branch Store.

Committee Meeting, Tuesday, February 18th, 1902. That the School premises in Waterloo Street be converted into a Branch Store and three dwelling-houses; that Mr. Temperley be given instructions to prepare plans for the necessary alterations.

The Educational Secretary's report on a year's educational work, which was given at the distribution of prizes obtained by the students attending the classes promoted by the Educational Committee in the Large Hall on Wednesday, September 25th, 1901, is interesting. It reads :—

According to the usual custom it is my duty to report on the past year's work of the Educational Department, and the task is a very pleasant one, as it is a record of continued success. It is now nearly thirty years since classes were taken up as a part of the department's work. At that time Science Classes were held at the Church and the Mechanics' Institutes. The classes were few in number and the fees high, in addition to which a membership fee had to be paid. The effect of these charges was to exclude a large number of the working people. The opening of Science Classes at low fees, without any payment for membership, tended to make these classes popular. A short time afterwards classes in cotton spinning and weaving were added to the list with great success. When the Technical School was organised the classes in technical subjects were handed over to its care, and, later, the Science and Commercial Classes, but the interest of the Co-operative Society is still shown in these classes by the payment of half fees to members, or children of members, who make not less than 80 per cent of the total attendances in the subjects taken up. The number of students assisted during the past session was 542, an increase of forty-five over last year, the amount paid being £85. 16s. 9d., an increase of £3. 5s. 9d. on the previous session.

That there is still a need for classes for women is shown by the great demand for the limited number of places that our Society is able to offer. Last session classes were held :—In cookery, two; dressmaking, seven; laundry work, two; millinery, seven; and singing, two. The practical part of each subject is taught as far as possible, thus making the classes of real use to the students. By

arrangement with the Turton Technical Instruction Committee classes were held at Harwood in dressmaking, horticulture, and shorthand, and at Belmont in dressmaking.

THE CENTRAL AND ELEVEN BRANCH READING-ROOMS have been fully maintained with a large supply of daily, weekly, and monthly papers, and have afforded relaxation to a very large number of persons. Notwithstanding the opening of the Branch rooms, such as those on Halliwell and Chorley Old Roads, the Central room is often crowded, more space being urgently required to provide for the needs of our increasing membership.

THE LENDING LIBRARY still leads the way, being the most used of any library in the town. The issues for the year ending September show an increase over the preceding year.

A NEW EXPERIMENT.—That is that, as we have held Children's Classes in "Co-operation" at the Central, so we are on the point of trying the experiment in the out districts. This experiment has been, I need hardly say, an unqualified success in the five districts in which they have held their classes. No fewer than 200 have presented themselves, and of those who sat at the examination 80 per cent passed. This reflects great credit on all the children. While it is difficult sometimes to get hold of adult members, the children come to us in swarms.



CHAPTER XXXIII.

1902.

House Purchasers Warned—Jerry Built Property Condemned—Higher Class Houses Advocated—Exhibition of Co-operative Productions Opened—Speech of Mr. Harwood—Co-operation a Golden Bridge—Dream On—Sugar Tax—Vicar of Bolton on the Germ of Co-operative Production—42nd Anniversary—Secretary's Report—Thomasson Co-operative Reading-room Opened—Description of Building—King's Coronation Gifts—Milk Cooling Apparatus Obtained—Fire at the Drapery Store—Special Committee Meeting Resolutions—Plans for Rebuilding—Central Extension—Starting Drapery Department After Fire—Children's Festival Started—Educational Minutes.

THIS year was a most trying year in many respects, but each trial was only a further call on the reserve sources of strength which are ever latent when not required, and only appear when the necessity becomes fully apparent and realised.

A warning to intending buyers of houses was given by Mr. Crossley at the Concert which was held on January 15th, 1902.

The President of the Society (Mr. Crossley) said that one of the most important social questions which had been agitated for the last thirty years was that known as the housing question. With that was associated the land question, for the conditions on which land was held were responsible very largely for the circumstances under which people had to live in our large towns and cities, so far as their dwellings were concerned. Even those who gave casual attention to the subject were aware that one great effect of the condition of land tenure in this country was the migration of the population of our villages into the large cities and towns, with the result that there was great overcrowding. This brought in its train the evils of high house

rent and low wages. They were aware that in connection with our great Society there was a Building Department. Of its utility he need not speak, because they were already well informed concerning it, but when he mentioned the fact that the Society had invested in cottage property in and out of Bolton on mortgage the enormous sum of upwards of £280,000 they would have some idea of the part the Society was playing with respect to this important question of the housing of the people. It was very gratifying, when the Bishop of Wakefield came to the town under the auspices of the United Trades Council, to hear Alderman Nicholson, the ex-Mayor, speak in very high terms with respect to the usefulness of our Building Department. He was quite sure that not only those who heard him, but also those who read the speech in the newspaper, would be highly pleased that a man in Alderman Nicholson's position recognised the noble efforts our Society was making in reference to this housing question. Though these gratifying remarks had been made, he (the speaker) was not quite sure that he was altogether satisfied. Of course, he was pleased that the members were taking advantage of the Building Department, and had a desire to get a house of their own to live in, a house which they could beautify according to the intelligence and taste they possessed, and so be comfortable and happy in their own house. There were, however, things transpiring in connection with the building of property in the town which called for him, as President of the Society, to give a warning and to speak very plainly. What he had to say was with regard to property—chiefly in the suburbs of the town—which ranged in price from £125 to £300. Property above the latter figure was excellent in construction. People who visited other towns and compared the property which was going up in this town and the property they saw there must see the difference. What kind of property was being built? In the class of property he referred to no foundations were made, the bricks being placed on the ground, and the building practically "thrown up." The houses had a frontage of 12 to 15 feet, and the partition walls were 9 inches thick except where the fireplace was. The partition wall

was run up 3 feet beyond the first ceiling, the rest being laths and plaster to the second ceiling. The joists were from 2 inches to 2½ inches square, and the floors if boarded had in them unseasoned timber not tongued or grooved. The doors, window frames, and skirting boards were of unseasoned timber ; and likewise the cupboards, all of which were left in an unfinished state. If such property was being put up while the housing question was being discussed, it looked as if the next generation were going to suffer as well as this. It was very discouraging to see such buildings allowed, and some public protest ought to be made to the authorities of the town, a protest that might lead to the prevention of the evil. If the authorities had not powers to deal with the builders, Parliament should be approached in order that the municipality should have the power to prevent the erection of such property as was now being constructed in the suburbs of Bolton. He called attention to these matters, as the members of the Society should be put upon their guard, and refuse to purchase such property. When a person intended to buy a house, what had he to do ? First of all, he thought of the price ; then he ascertained the amount of the assessment so as to be able to get at the amount of the rates ; he thought then of the ground rent, and the amount to be allowed for depreciation. He was told by those who owned the property that the amount they reckoned for depreciation was £1 per annum, but such sum did not meet the depreciation for such property as he had alluded to. Indeed, it took double that sum to keep it in respectable repair. A great burden thus came upon the purchaser, for the property, instead of yielding 6 per cent, only gave 4 per cent or less, making people chary of investing in property. Was it not true that they sought to promote each others' interest ? He was thankful that they had a right to combine, and he hoped they would combine and not be at rest until they had arrived at some method by which the many evils arising from the land system would be remedied, and they could have houses in which they might live in comfort and happiness.

On Saturday, January 25th, 1902, an Exhibition of Co-operative Productions was formally opened in the Drill

Hall, Silverwell Street, by Mr. George Harwood, M.P. The spacious hall never had a more attractive appearance. Every available inch of space was occupied by stands and exhibits of the most diverse character. All that was shown was of interest and instruction, demonstrating what had been accomplished on the productive side of Co-operation, and pointing to still further possibilities in this direction for the future.

The Inaugural Ceremony took place in the presence of a large assembly. Indeed, before the close of the proceedings the vast hall was thronged in every part left unoccupied by the stands and goods by an enthusiastic crowd of listeners and sightseers. Mr. Thomas Crossley (President, Bolton Co-operative Society) was in the chair. He was supported by the members of the Committee of Management and the Educational Committee, by the principal officials of the Society, deputations from other towns, and by leaders in the Co-operative Union and of the Wholesale Society.

The Chairman said it was evident to that great audience that the promoters of the Exhibition had not lost sight of the great ideal that the first pioneers of the Co-operative movement conceived—that was the productive ideal. It would be futile on his part to explain this ideal at the moment ; he would only say that not only the old pioneers of the movement but the leaders of the movement to-day had great hopefulness and confidence that the ideal would be ultimately realised. So far as the distributive ideal was concerned there was no doubt of success. That Exhibition would in itself show how they were justified in the possibilities of Co-operative production. It was an object-lesson for all. He had great pleasure in introducing to his hearers the junior member for Bolton.

Mr. Harwood was received with cheers. He explained at the outset that he did not appear that afternoon in any political capacity whatever. Co-operation was one of those movements that happily needed no party. A member of Parliament might be looked upon from two points of view. Of course, he was not interesting from either. But, first, he might be regarded as a person sent to the House of

Commons to carry out the policy of a certain political party. In another sense he was more or less a public official. There were many things that came before the House of Commons and before a member of Parliament that had nothing to do with party, and, therefore, for the time being, he regarded himself in this second capacity. Might he further say that from a party point of view he would like to borrow a hint from them as Co-operators? He belonged to a party that just now was sadly wanting the quality of co-operation; and if he could have brought some of his colleagues with him that day perhaps they would have learned a lesson that might have been not only for their own advantage, but possibly for the advantage of the country also. But he would not dwell upon this. He would rather say he appeared not as a member of Parliament, but as one who had been in touch with Co-operation for, possibly, a longer time than the majority of people in that hall. He had always felt an intense interest in the Co-operative movement, not because he was particularly concerned with the wonderful profits that were made, but because he was deeply stirred by the great principles working themselves out in this movement, and he did see in it—he saw twenty-five years ago—great possibilities of infinitely more importance to the people of this country than the production of mere monetary profits. It might be said, and had been said, in regard to Co-operation, that it had fallen from the high estate to which it was born. He knew that Tom Hughes in his later days—like he (Mr. Harwood) supposed all of us in our later days—rather gave himself up to grumbling and disappointment than to joy and exhilaration. He told him just before he died that he thought he (Tom Hughes) was wrong, and he thought so still, because, after all, every great movement seemed somehow to disappoint the ideals formed at the onset. The great movements of religion, of social progress, and of literature, for instance, seemed to fall short of their ideal. Like the way of the tides, they rose for a while and then went back. And they said the tide was going back, but it was only to gather strength for a new forward movement. So he thought it was with Co-operation. He did not want to flatter them, but he would

say that after a long experience of life he felt sure that Co-operation was likely to carry out its ideal and promises in the future more largely than any other movement with which he was acquainted. It was said very often that Co-operation had dealt a severe blow at shopkeepers. Well, on both sides his blood belonged to the shopkeeping class, and his sympathies were with them. He thought they owed a great deal to the shopkeepers for decorating the streets. He was pleased to think that the old idea among workmen that there was only so much work to be had was passing or had passed away. Co-operation itself was assisting the purchasing strength of the people, many of whom were becoming purchasers of a great variety of things they never would have purchased before. The consequence was that, while Co-operation had increased by leaps and bounds, shops had gone on increasing also. There was no manifest diminution in them. Of course, shopkeepers grumbled. We all grumbled. But, looking at the outward signs in Bolton, he would say the spread of Co-operation had done no harm to the shopkeeping class. It had increased the general prosperity of the community, and surely every class in a community benefited by a general increase of prosperity. Co-operation had done something more, and they should recognise it on an occasion like that. It had taught the working classes of England one invaluable lesson, namely, the lesson to pay ready money. He was talking the other day with a pawnbroker in Bolton, and, of course, he was complaining, like everybody else, about the badness of trade. Now, he (Mr. Harwood) was rejoicing because pawnbroking was bad. In fact, he said he was looking forward to the extinction of the pawnbroking business, and he told the person to whom he was speaking that he must not suppose he meant to shed any crocodile tears about the decay of pawnbroking. He said he could point out the reason for this decay, but his friend said that he could not understand it, whereupon he told the pawnbroker that it was owing to the advance of Co-operation. The people had learned to pay ready money. They were ceasing to be one week behind, and so escaped the pawnbrokers. Yes, the very fact that they, as Co-operators,

had brought up the one week had done a great deal for self-respect for the working classes of Bolton, and for the power of standing up for what they thought was right. This was an enormous advantage. Co-operation had disseminated among great numbers of the people business knowledge and business habits such as they had never had before. One of their active officials was formerly a skip-maker in his employ, and was an instance, among many, of what had happened through men in private employ learning business habits through contact with Co-operation. So in other centres of Co-operation men had grown up with a knowledge of business, and of its difficulties and trials, such as they would not otherwise have possessed, and it had made them more sympathetic with business people in general. He believed, too, that Co-operation was a golden bridge, to which they must look for a better understanding between employers and employed. He had been in many foreign countries, and he saw people divided into two strictly-drawn classes—employers and employed—not understanding one another's difficulties. In England, however, they did not see much of this, because there had grown up a middle class, by which employers and employés in an individual and collective sense had learned the difficulties and trials that attended them, and how to better understand the problems of trade. Co-operation had, too, been a valuable contribution to the social life of the country, and he believed that in future days it would be reckoned as having done a great deal to promote much that is best in the business life of England. Then Co-operative production appealed to him in a special way. It went in the direction of solving a great social problem in the future. We in this country had passed through one stage of industrial transition. We had passed through the stage when workpeople were slaves to the stage when workpeople were employés. Before, however, we reached a satisfactory position of things we had to pass through the stage in which workpeople are employed to the stage in which they are partners, and in which they can reap personal interest and benefit from what is done. This was a problem of which he often dreamt. He knew something of Co-operative Productive Societies, and

he was certain they had done something in that they had done good to their workpeople by paying the very highest standard of wages, and gave the very best conditions of labour. If they could bring everybody up to this level they would have gone a long way, and made enormous advances on what had prevailed. They would, too, be able to move a little further. He believed he saw in their Society, even with its drawbacks—and what had not drawbacks?—and in the Co-operative movement greater possibilities for working out this problem than, practically, in any other Society he knew. Therefore he had come to that Hall with the greatest pleasure, and not least so because it carried him back to the dreams of his youth, and with still more pleasure because it brought to him the hopes, aspirations, and desires of his old age. Might he say to them that Co-operators, amidst all their calculations of profits, amidst all those wonderful accounts of turnover, amidst all that mass of figures which he saw sometimes showing the business and the work they did, not to give up dreaming. Dreams were not idle, dreams had served the world. Remember that in the Grand Old Book the most real, practical person who appeared in it was greeted by the remark: “Behold, the dreamer cometh.” So he said to them: “Dream on whilst you are working with all your hard-headed practical sense. Still dream on of better things, of a wider application of your principles, of a more perfect vindication of Co-operation.”

Mr. John Shillito (Chairman, English Wholesale Society) moved a vote of thanks to Mr. Harwood for coming amongst them that day. Like Mr. Harwood, he remembered the difference between the condition of things to-day and of many years ago, when, before Co-operation had spread, people were so often “a week behind,” and sometimes more. He rejoiced to know how, amid the falling off of trade in the country last year, Co-operation went on increasing, and peace and contentment were found so broadcast throughout the land, and that notwithstanding the additional burdens the Government thought proper to put upon the working classes. He might name one burden—that of nearly $\frac{1}{2}$ d. per lb. on sugar. This article of food was so cheap that the tax had not been felt, but when he told them of

the £5,000,000 sterling the Chancellor of the Exchequer hoped to raise by the extra $\frac{1}{4}$ d. per lb., nearly one-tenth part, or £500,000, fell upon a Society—the Wholesale—with which they, Co-operators, were so closely identified, they would see what it meant to them.

Mr. A. Hackney, J.P., briefly seconded the motion.

Mr. J. C. Gray (Secretary to the Co-operative Union and Chairman of the Exhibition Committee of that body) supported.

Mr. W. Lander was called to the chair at this point. Introducing the new Vicar of Bolton, he expressed his pleasure because the reverend gentleman was associating himself thus early with them, with a movement that made for the improvement of the mass of the people.

The Rev. H. Henn, who, by the way, made his first public appearance after his induction at the Exhibition, and who created a favourable impression among his hearers, moved a vote of thanks to Mr. Crossley for his occupancy of the chair. To preside over the affairs of some 27,000 persons was an important office indeed. It gave him (the speaker) hearty pleasure to see all those evidences of the work done by the Societies interested in Co-operative production. He had long been familiar with the good work done by the distributive Societies, and, like Mr. Harwood, he had felt for a very long time that there was great hope for English industries, great promise for them in the germ—for it was only up to the present a germ—of the Co-operative productive movement. Mr. Henn touched on the good work done by Co-operators in a part of Ireland, the West, with which he was very familiar, and said how advantageous this had been not only to the people in the West of Ireland themselves, but also to purchasers on this side of the water.

Mr. H. H. Brownlow seconded in a few well-chosen sentences.

42ND ANNIVERSARY, 1902.

The forty-second Anniversary of our Society, which was celebrated on February 15th, 1902, seemed to be as eagerly anticipated as ever. Over 1,400 were accommodated to tea at the Co-operative Hall, St. George's Road Congregational

School, and Victoria Hall, and in the Spinners' Hall the members of the Board and the Educational Committee, delegates from a large number of Societies, with invited guests, assembled.

Mr. Crossley (President of the Society), in the name of the General Board and of the Society, gave all a welcome to that annual gathering. It was with feelings of great gratification that he did so, owing to the position of the Society. One of the factors of the increased trade was, he believed, the higher dividend. He mentioned that because the Secretary in his report very advisedly suggested that a 3s. dividend was as high as the Society should pay. If, however, the members would give increased support the Board of Management would be able to retail goods at a reduced cost, which would perhaps meet the requirements much better.

The report of the Secretary (Mr. Joseph Pomfret) was taken as read, but, as there are a few interesting features in it apart from the usual compilation of figures, we extract a few of them :—

To the Members of the Bolton Co-operative Society Limited.

It has been my privilege for a number of years past to report progress on what we in Bolton are proud to term one of the most successful institutions in the world. Year by year we have been enabled to report satisfactory increases, and this year is no exception to the rule. It is most fitting, and I am sure you will be gratified to learn, that our trade for this, the first year of the twentieth century, has so increased as to easily exceed the enormous sum of three-quarters of a million pounds. It is also fitting that the first year of the twentieth century should herald in a 3s. dividend. As was anticipated when we departed from the old-established 2s. 9d. dividend, a large increase of trade has followed, and it is the largely increased trade which has brought about the increase in dividend, as the extra trade has been worked without any corresponding increase in expenditure. I think you will agree that the dividend has now reached such a figure as we cannot reasonably expect to go beyond, and that if it is to be maintained we must have the entire confidence and support of all our members.

THOMASSON CO-OPERATIVE READING-ROOM.—OPENING CEREMONY.

Wednesday evening, April 30th, 1902, saw the opening of the Thomasson Co-operative Reading-room in Charles

Street, a locality well known to old Boltonians. The Thomasson Gymnasium on Folds Road has become one of the recognised institutions of the town, and many hundreds of our youth of both sexes have benefited in their bodily strength by the thoughtful generosity of Mr. John P. Thomasson, one of the greatest and kindest benefactors to youth ever known in the history of Bolton. On the playground adjoining the Gymnasium hundreds of the children of East Ward, one of the most thickly populated wards in the borough, have found enjoyment and health. Not content with the sound body only, Mr. Thomasson has conceived the idea of helping the minds of the young and all the people of the neighbourhood, and near the Gymnasium has built a Reading-room with the front to Charles Street, a street of many old cottage homes. His idea has been to bring near the homes of the people, in comfortable and well-lighted rooms, the best newspapers and current literature of the day, and make these rooms pleasant and attractive both for men and women. Well-managed places being necessary for the people, and the work of the Co-operative Society having struck Mr. Thomasson as being very successful in this direction, he invited the Educational Committee of the Society to undertake the management of these premises.

Among the old cottages the new building has a striking appearance, characteristic of its purpose. Much care was taken to make the design bright, and yet homely looking, and that this idea has been achieved is evidenced by the criticism of a woman who lived in one of the cottages near by. She had taken great interest in the building, and when the hoarding was down said, "It makes me feel as though I were living on Chorley New Road." Separate entrances are arranged for both men and women, and over the doorways the names are marked. These entrances are broad and inviting, and from the vestibules access is obtained to the rooms. On the ground floor are the men's rooms. The first room is the large reading-room. An arched way with glazed screen leads to the smoking and games room. Here games can be played, and round the fire talks indulged in, which will be tempered by the soothing effects of the

pipe. Upstairs the women's rooms are even nicer than the men's, the arched bay window and the general appointments being very picturesque. The internal design has been made quiet and artistic, but special interest has been given to the various details, and there is no undue elaboration of any part. Quiet and harmonious colours prevail in the decoration, and the staining of the woodwork in greens and browns shows the life of the woods. Everywhere the furniture is comfortable and strong, and the general arrangements are homelike and inviting. On the ground floor, and so as to give proper control, are the caretaker's rooms, pleasant and healthy places. At the back of the building, and with separate entrance, slipper baths have been arranged for general use. Only one bathroom is fitted up at present. In the whole of the arrangements the generous donor took the greatest interest, and the Architects, Messrs. Bradshaw and Gass, F.R.I.B.A., strove to fulfil the desires of the Educational Committee of the Society in every respect possible.

Very soon the question of the King's coronation festivities came up for discussion, and various suggestions were made as to the best way of fittingly celebrating this event. The resolutions relating thereto are interesting :—

Committee Meeting, Wednesday, March 26th, 1902.—That we call a Special General Meeting of the members, to be held immediately after the close of the next Monthly Meeting, to consider the question as to how best to celebrate the event of the King's coronation.

A Special General Meeting was convened by the Committee of Management to consider the question as to how best celebrate the event of the King's coronation. Various suggestions were made, including a holiday with wages for all employés, a treat to old members, the aged poor, and to children, illuminations to buildings, and grant to various charitable objects. It was understood that from these suggestions the Committee would formulate resolutions to submit to the next Quarterly Meeting. The following resolutions were suggested :—

That we recommend the Quarterly Meeting to make the following grants from the reserve fund in commemoration of the King's coronation.

Recommendation by the Committee of Management.—That the sum of £1,000 be taken from the reserve fund, to be appropriated as follows in commemoration of the King's coronation :

- (a) Bolton Infirmary, £500 (with a request that, together with the £500 previously given, but not yet expended, a ward or beds should be provided with which the Society's name should be connected).
- (b) Proposed Sanatorium for the Cure of Consumption, £150.
- (c) Bolton District Sick Nursing Association, £100.
- (d) Deaf and Dumb Institution, £25.
- (e) Poor Protection Society, £25.
- (f) Society for Prevention of Cruelty to Children, £20.
- (g) Society for Prevention of Cruelty to Animals, £10.
- (h) Bolton District Humane Society, £10.
- (i) Society for Befriending Young Servants, £10.
- (j) The blind people of Bolton, a parcel of goods, value 3s. each ; estimated, £22.
- (k) All productive employes who are paid piece work, and who have been employed by the Society for a period of not less than three months, adults 5s., juniors 2s. 6d., estimated, £38.
- (l) The balance to be left in the hands of the Committee, to be used if any desirable object presents itself, £90.

Quarterly Meeting, Monday, May 5th, 1902.—That the sum of £1,000 be taken from the reserve fund to be appropriated as stated in commemoration of the King's coronation.

In addition to the above donations the following was also granted at the meeting : St. John Ambulance Brigade, Bolton Corps, £10. Further grants were made later, as indicated in the following resolutions :—

Committee Meeting, Monday, May 12th, 1902.—That out of the money at the disposal of the Committee for coronation grants £5 be given to the Police Court Mission and £10 to the local war fund.

Committee Meeting, Monday, June 2nd, 1902.—That out of the coronation money a grant of £1. 10s. be given to the Belmont coronation festivities and £3. 3s. to the Bradshaw Sick Nursing Society.

That out of the money in the hands of the Committee for the coronation grants an additional £5 be subscribed to the poor children's outing fund and £10 to the Edgworth Children's Home.

The needs of the Milk Department next received attention, and machinery was provided to more efficiently deal with the matter of milk cooling.

Committee Meeting, Tuesday, April 15th, 1902.—That we accept the tender of Messrs. J. and E. Hall Limited for a milk-cooling plant for the dairy (£620), also that Mr. Temperley be appointed Architect to carry out the necessary alterations for same, and obtain tenders from Messrs. Dewhurst and Pearse, Hirst, Tyson, and Orrell.

THE FIRE AT THE DRAPERY STORE.

By the Co-operators of Bolton June 1st, 1902, will be remembered as a "red-letter day," the day on which our much-prized and model Drapery Department was destroyed by fire. To attempt to explain how the fire came about would be useless. All we can say with certainty is that about three o'clock in the afternoon the flames were seen in the top floor of the building. Some little time elapsed before a few members of the fire brigade could be got on the scene, and as to whether the pressure of Belmont is considered to be equal to the power of a steam engine we know not, but certainly it did not seem to be able to rise to the occasion or to the flames, and, fanned by a strong north-east wind, which was almost equal to a gale, it was soon agreed that the fire had got such a hold of the building that it was doomed to destruction. It is many a long day since such a crowd was gathered together in Bolton, and the looks of serious, sober earnestness on their faces indicated a feeling that it was their own property which was being destroyed. In serious disasters of this sort it is often read of panic taking the place of discretion, and it was thought advisable to be prepared in this case. There was sufficient money in the Office the day after the fire to meet the demands of all the possible comers; but, be it said to the credit of our members, they showed real grit, and their confidence and their sympathy were demonstrated by their kindly staying away. There did not seem to have been a single excited member in the 30,000, and on the day referred to the business done in the Office was scarcely equal to an average day. The whole of the Directors and Officials were early on the scene of the fire, and it was arranged for a Special Committee Meeting to be held, which is perhaps the first Sunday meeting ever known in the history of the Society since its early days. The Architects, Messrs. Bradshaw and Gass, were also at the meeting, and a good many preliminaries were gone into, which put the reconstruction of the building in a very forward state. The lessors of the Temperance Hall were interviewed, and arrangements made for taking those premises for business. Early on Monday morning about eight of the leading employés in the Drapery

Department went down to Manchester to place orders for new goods for their respective departments; telegrams were sent to other firms to send representatives over to see our Drapery Manager for more important orders. The Insurance assessors were also early at work handing over to us saleable stock, of which it is pleasing to note that over £5,000 worth of unsoiled goods were saved from the fire. The whole of the productive employes were, of course, idle for a week, but the distributive employes were kept more than busy. On the Monday morning they were faced with the Temperance Hall strewn all over with heavy forms. These had all to be cleared away. They were pulled up with ropes and packed away in the top gallery—a strange experience for men usually employed in measuring silks and satins. Messrs. J. H. and G. Marsden were given an order to make and fix all the necessary fixtures and counters, and they were very early at work with a large staff of men, who were all evidently members of the Society. They worked with a will, and got through the work in such time as only interested men could have done. Of our own staff too much cannot be said in their favour. Male and female alike had their whole heart and soul in the work. Only think, on Monday morning at eight o'clock they were standing before a ruined building; on Thursday morning at eight o'clock, the fourth day after the fire, the Temperance Hall had been converted into a shop stocked with an entirely new stock of goods, and business was going on as usual. The work of reconstructing the building was a big undertaking, and required plenty of time, thought, and patience. The Committee met almost nightly, going into many details in connection with the work, and all worked together as one harmonious whole to make the best of a bad job, and when finished it whet the appetites of the members for still greater achievements.

The following are the chief resolutions passed in connection with the fire:—

Special Committee Meeting, Sunday, June 1st, 1902.—Owing to a fire having occurred in the Drapery Department, a Special Committee Meeting was held, at which Messrs. Bradshaw and Gass (the Architects) attended. The Architects undertook to see that the building was immediately fenced off, and also that at the earliest

possible moment it was again prepared for business. It was also resolved—

1. That the Insurance Company be at once communicated with.
2. That sufficient police be kept on the premises to see to their safety.
3. That a deputation go at once to see the lessors of the Temperance Hall to see if it is possible to secure that building to carry on the business.

The deputation returned and reported that the building was at liberty, and could be secured.

It was resolved that we immediately take possession of the Temperance Hall, and arrange to commence business on Thursday next.

4. That Mr. Hackney and Mr. Cox obtain all necessary tables and fixtures.
5. That the Secretary attend to all the necessary printing and advertising.

Committee Meeting, Tuesday, July 8th, 1902.—That the elevation plan submitted by Messrs. Bradshaw and Gass for the rebuilding of our Drapery Department be adopted, with an additional instruction that in working out the details as much window light be introduced on each floor as possible.

Committee Meeting, Thursday, September 18th, 1902.—That the Secretary do sign on behalf of the Society an agreement between the Society and Messrs. Simon Talbot and Sons to erect and complete rebuilding terra-cotta work at the Drapery Department.

Committee Meeting, Thursday, November 27th, 1902.—That the Secretary do sign on behalf of the Society an agreement made between the Society of the one part and Messrs. J. H. and G. Marsden of the other part, being an agreement to erect and complete the rebuilding of the upper portion of the Drapery Department.

The starting of the department was fittingly chronicled as follows :—

After nearly four months of trading under most singularly adverse circumstances we are again established in our Drapery Department, or at least in some portion of the premises. When we take into account the great difficulties under which we have laboured (and remembering that a good show in the drapery business is half its success), and that during the time we have occupied the Temperance Hall we have had no window in which we could make any display whatever ; that whatever people might want they have had to go inside and ask for it, and in many cases to find that our limited stock did not comprise the article they wanted ; under such conditions we have every reason to congratulate ourselves and to feel satisfied with the results. Our drapery trade during the fifteen weeks we were in the Temperance Hall averaged £1,000 per week. Everybody will agree that this exceeds their most sanguine expectations, and that our members have been fully determined that the Society should not suffer by the disaster of June 1st last.

Now that we are back in our premises we are in a position to carry on our trade under much more favourable conditions, yet, seeing that we only occupy two floors instead of five, you will see that each department will be very limited in space, and that we have no room whatever for keeping a reserve stock. In face of the results of the past fifteen weeks it would not be fair to ask for increased loyalty.

We desire to take this opportunity of thanking you for the splendid way in which you have stuck to your Society, and for having assisted so manfully to steer our ship through such troubled waters as many a ship would have sunk under. You again have proved that you can manage your own business in as business-like a manner as anyone else could have done it for you.

In spite of the knock-down blow sustained by the above fire, the Committee were as vigorous as ever, and speedily set to work to consider other extensions to the Central premises, as the following resolution passed in the same month as the fire occurred well sets forth:—

Committee Meeting, Thursday, June 19th, 1902.—That the two empty shops in Bridge Street be converted into a Gentlemen's Out-fitting Department, with a show window for the Painting Department.

CHILDREN'S FESTIVAL.

This was started this year, and the following were the arrangements made:—

The Educational Committee are arranging a Children's Festival to take place in the Society's own fields, Castle Hill, on Saturday, August 9th, 1902. Tickets, 1d. each. Coffee and buns will be supplied. Pots will also be provided.

The children will meet in All Saints' Street, behind Bridge Street Wesleyan Chapel. Procession to start at two o'clock. All children from seven to fourteen years of age must take part in the procession. Children under seven years of age will be admitted after the procession if accompanied by their parents.

Committee Meeting, Monday, July 14th, 1902.—That we grant the use of the fields of the farm at Castle Hill for the Children's Field Day arranged for by the Educational Committee, also that we accept the order to cater for same.

The scene in All Saints' Street on Saturday, August 9th, was one to gladden the hearts of all interested in the Co-operative movement. Crowds of happy and good-looking boys and girls came together between one and two o'clock, and were at once marshalled into their places. Previous to the procession starting to the field the four bands were massed, and played "God Save the King" in honour of the coronation. On arrival at the field the

children, numbering about 5,000, were supplied with buns and coffee, the Society's Restaurant Department doing the catering. Spacious marquees were erected to provide tea and refreshments for the older people, also tents for Committee, performers, &c., one tent being specially set apart for a detachment of the Ambulance Brigade, which was in attendance, though it is pleasing to record that their services were not often required.

The bands, after bringing up the procession, played at intervals in the field and discoursed some excellent music, to the pleasure and entertainment of both young and old. A troupe of athletes gave several displays. A set of Morris dancers also tripped gaily round to the delight of a goodly number of the folks present, whilst the evergreen Punch and Judy Show was always a source of amusement to both children and adults. Balloons were also sent up at intervals. A never-ending round of entertainment and pleasure allowed no time for descanting on the vagaries of the weather, which at times threatened to mar the proceedings. However, everything passed off with very slight interruption, and the Educational Committee and helpers were rewarded with a splendid success, which should further the work of Co-operation in Bolton.

The Educational Committee had arranged to provide coffee and buns for 5,000 children, and the tickets were sold in eleven different centres on August 5th. The demand was so great, however, that they were soon disposed of, and during the week there was a continual stream of youthful applicants for tickets, to whom the officials had to say, much to their own as well as to the children's disappointment, "All sold." Pots, most of which were designed to commemorate the coronation of King Edward VII., were given to those who were fortunate enough to obtain tickets.

The next matter to receive attention connected with the Educational Department is chronicled in the following resolution :—

Committee Meeting, Thursday, December 18th, 1902.—That we accede to the request of the Educational Committee to call a Special General Meeting of members to amend the Rules so as to provide for the reading of the Educational Committee's Minutes monthly.

CHAPTER XXXIV.

1903.

*General Information for Members—Strength and Progress—
A Wonderful Society—Work of Society—Plans Considered
—Stocking only Co-operative Productive Goods—Petition
to Local Members of Parliament—Woodgate Street
Store Arranged for—Penrhyn Dispute—Painting
Manager Appointed—Certificates for Bread Won—New
Educational Department Considered—Contractors' Rule
—Shooting Prize—Weighing of Goods—The Society's
Membership—Its Trade—Its Profits—Its Share Capital—
Its Cottage Building Department—Educational Work—
Working Man's Bank—Insurance Fund—Branch Growth
—Goods Sold—General Results—Educational Committee's
New Departure.*

ONE turns with a sigh of relief after the eventful year of 1902 to the calm and placid events of this year, though we must at once recognise that much progress was made by the consolidating and extending of the various departments.

Undoubtedly one of the leading topics at the present time before the public is that of Co-operation—so much so that there is a class who say “they who are not with us are against us,” and look upon them somewhat in the light of enemies. Members will no doubt at times be asked very perplexing questions, some of which, on the spur of the moment, they may not be provided with a very ready answer to. The sum and substance of the arguments from the other side are to show us that we are not spending our money to the best advantage. We, on the other hand, say we are not disposed to subscribe to maintain a class which we think is no longer necessary. Here are one or two replies to our critics.

During the quarter ending March, 1890, a gentleman whose name was well known throughout Bolton joined our Society, and during his period of membership he deposited £4. 7s. 0½d. in the Society. The gentleman died a short time ago, and at the time of his death there was standing to his credit in our books £116. 17s. That is what Co-operation does.

Many are the distressing tales that could be told on account of slackness of trade and stoppage of workshops. A few weeks ago the large iron works of Messrs. Dobson and Barlow were stopped a week. At the end of that week a woman presented herself at the counter of our General Office with a little black book which our members know so well. "Let me have two pounds," she said. "I have a husband and two sons working at Dobson's. They have had no wages this week." Co-operation provided that for her, and has done the same for many other similar cases during many other trying times.

A working man in a conversation a short time ago said the house he lived in was his own—"paid for." He got it through the Stores. There are more than 2,000 families at the present moment living in their own homes, which are paid for by aid of the Stores, and there are about 1,600 other families whom the Stores are now helping to provide homes for.

We think such a record as this will stand the light of the day, and we could go on telling tales of gladness and comfort which have been brought before our notice, and in which the Store has been instrumental in enabling families to tide over troubles and difficulties which would otherwise have been insurmountable.

We are now fairly in the twentieth century, which prophets tell us has marvellous things in store. Still, it matters not what century we are in if the stream of progress flows uninterruptedly. As Co-operators we can congratulate ourselves that this is the case with our movement, and especially with the Bolton Society, which, naturally, is most interesting to us. Echoes from time to time reach us of a spasmodic effort to oppose the movement elsewhere.

We have had to fight our battles in Bolton, and are ready to repeat our victories over opponents if need be, but, fortunately, outsiders have come to see that we are neither a menace to the legitimate and enterprising tradesmen nor to the community. Compared with many other towns Bolton has a high position for its prosperity and for the intelligence and industry of its artisans. As this coincides with Bolton being one of the foremost towns in the Co-operative movement the connection is significant. It goes without saying that it makes a marvellous difference in the resources of the people of Bolton to have yearly over £100,000 coming back to them in ready cash as the outcome of trading with the Stores.

Many reasons may, no doubt, be given for the strength and progress of our Society, each and all of them equally important, and all of them more or less right, but the fact remains that the present generation is largely indebted to the pioneers of the past for their forethought in introducing the many great features which our movement possesses. These grand old men had an eye to the future, and we are now reaping the results of their sowing. Let us in turn make it better for those who follow us.

"You are a wonderful Society, and you have done a wonderful work." So said the Mayor of Bolton at our annual gathering of 1903. Holding the position he does, he was naturally somewhat guarded in his utterances, but it is clear that the position and work of the Society impressed his mind, as they must all who give them the slightest attention. He is not the first Mayor of the town who has bid us God speed, and probably will not be the last, for we do not hide our light under a bushel, and anyone in an official position must take cognisance of us, as we are one of the most important factors in the well-being of the town. Alderman Miles was unreserved in his praise of our Cottage Building Department, saying truly that while the Government is thinking we are acting. There is not the slightest doubt that if our members, as they have often been advised, would let their dividends accumulate, they would have a handsome provision for old age. Some have been wise,

and, having done this, are enjoying the fruits of their self-denial and thrift in the eventide of their lives. This capital would do more than that. To make it earn interest outlets for its use would have to be found, and Co-operative production would get a great stimulus. If Co-operators were only determined enough they might anticipate the Socialist idea of the people becoming owners of the means of production, but the results would be far more equitable, as the profits would be divided, not on the principle of "an equal division of unequal earnings," but an equal division on thrift and industry.

The presence of the Mayor (Alderman Miles) at the Temperance Hall on the occasion of our Annual Festival was very much appreciated by the audience.

In the past the greatest obstacle of our progress has been the apathy that has existed within the movement itself, but there are signs of a great awakening. The spirit of the old pioneers is not dead. The opposition to which we have been subjected seems to have given the necessary stimulus for a more active propaganda. The different agencies within the movement are concentrating all their energies for vigorous action, action which would have its reflex in the making of men—men in the highest sense of the word.

We are all very proud of the work that is being done by our Society here in Bolton ; of its grand business premises, most of which are, from an architectural point of view, noble ornaments of the town. We are pleased at its immense sales (£800,000 of an annual turnover), the great number of people that are employed, its ever-widening educational efforts ; these and many others all claim our attention and admiration. But to my mind, necessary and vital as these are, they are only secondary to that other work, the increasing happiness and comfort of still greater numbers of working people.

The old order of things is passing away, whether for good or for evil. The whole system of business life is undergoing a complete change. Methods that were thought good enough for our fathers are obsolete to-day. The small shop has given way to the great combine, with hundreds of shops



CENTRAL PREMISES.
Outfitting Department and Entrance to Warehouse.

controlled and managed from one centre, and organised on the most economic basis; and Co-operators must not be content to do their business in old-fashioned ways. If we do we shall deserve to be beaten. Nor must we follow the lead given to us by the trusts. We must, if we intend to keep our place in the very forefront of the commercial world, lead the way, shake off all decadent systems—good as they may have been in the past—free ourselves from every encumbrance that impedes our progress. We must develop and adapt our machinery to modern needs and requirements. We must make our members feel that our Stores are places where every need can be supplied, and that they belong not to the people who happen to form the Committee, but to them; and, belonging to them, it is their duty to support it cheerfully and loyally, and, having accomplished this, our movement need have no fear for any opposition that may come, be it ever so strong.

A few interesting resolutions were recorded this year. These are self-explanatory.

Committee Meeting, Thursday, March 12th, 1903.—Mr. Gass attended this meeting and explained in detail the various fittings in connection with the new Drapery Department, and received instructions thereon.

That the plans submitted for the erection of a new Gentlemen's Outfitting Department be adopted, and that estimates be obtained for same.

That we try the experiment for one month of as far as possible stocking only Co-operative productive goods in our new Goldsmith Street Branch. [It was a failure.]

Committee Meeting, Monday, March 4th, 1903.—That we petition the Members of Parliament to vote in favour of the Bill for the Prevention of Corruption in Trade.

Committee Meeting, Monday, June 1st, 1903.—That the land in Woodgate Street, Great Lever, be taken as proposed for new Store.

Committee Meeting, Tuesday, June 9th, 1903.—That we approve of, and sign, the national protest *re* the Penrhyn dispute, framed by the London Central Committee. The following is the resolution:—“The undersigned emphatically condemn the inaction of the Government in refusing to exercise their power under the Conciliation Act, 1896, and pledges itself to support the quarrymen, their wives, and children, now suffering for the right of combination.”

That provision be made for a Grocery and Butchering Department on the land in Woodgate Street.

Committee Meeting, Wednesday, July 8th, 1903.—That Mr. Peter Cowper be appointed Manager of the Painting Department.

Committee Meeting, Monday, July 2nd, 1903.—That the certificates received for bread exhibition at the Crystal Palace be copied and placed in all our Branches.

Committee Meeting, Friday, August 28th, 1903.—A joint meeting of the General and Educational Committees was held to consider the building of a new Educational Department. It was resolved that the building should consist of two storeys and a basement, the first floor to be used for Library purposes, including Lending and Reference Library, Secretary's office, and workroom for staff. The whole of the second floor to be used for Reading-room, with a portion partitioned off for ladies. The basement to be used for Boardroom, Conversation-room, Boys' Reading-room, Classroom, Storeroom, and heating apparatus.

That the Architect be instructed to prepare plans according to this arrangement, and also to submit designs for elevation.

This proposed extension fell through.

Committee Meeting, Thursday, December 3rd, 1903.—That we offer to Mr. Wharton the price named for the shop and two cottages on St. Helens Road.

Committee Meeting, Thursday, September 10th, 1903.—That it be made a condition that contractors estimating for work for the Society shall state in their tenders the names of the firms they intend to employ as their sub-contractors, also that the Architects supply us with a complete set of specifications in each case.

Committee Meeting, Thursday, October 22nd, 1903.—That we recommend our Quarterly Meeting to give a shooting prize of £2. 2s. (in goods) to the 2nd Volunteer Battalion Loyal North Lancashire Regiment.

Committee Meeting, Thursday, December 17th, 1903.—That the attention of our shopmen be drawn to the case recently decided *re* the weighing of goods, and that they be instructed to exercise every care in their own weighing.

MEMBERSHIP.

The Society, together with all its benefits and advantages, is open to all persons, male or female, the only exception being that the applicant shall be over eighteen years of age.

The first balance sheet issued by the Society covered a period of four months, ending March 19th, 1860, and showed the trade to be £1,491.

Our trade for the first year of our existence was £11,156.

Our trade in 1903 in one week was about one and a half times as much as it was during the whole of the first year of our existence, amounting to £798,201.

We *doubled* our turnover from 1890 to 1903.

Take the whole forty-three years of trading and the grand total amounts to £11,942,066. Nearly £12,000,000 of trade done by ourselves, for ourselves, in our own shops, and the profits of which have been returned to ourselves.

Co-operation can be applied to a lot of things, one of the most useful of which is that a number of people should band themselves together to buy their own butter, tea, coffee, and sugar, or anything else they may require, instead of paying somebody else to buy these things for them. By this means we are enabled to go direct to the producer or merchant, and get what we require in bulk at first cost. We then have it distributed to us in our own shops, paying a retail price at the time of purchasing; but at the end of the quarter, when we come to balance up our accounts, all that is left after paying for the cost of distribution is given back to us in dividend. This system of trading has been an immense saving to our members. Each quarter there has been something to return, the amounts having been various, but gradually rising until now we are receiving back 3s. for every pound we spend.

SHARE CAPITAL.

It will no doubt be of interest to members, and will better enable them to realise the magnitude of the Society to which they belong, if we show them how the capital of the Society is made up. The statement will at the same time show the savings of our members which have passed through the Society since its formation to the year 1903.

We commenced our career with a subscribed share capital of £525; since which time the members had made further deposits amounting to £1,974,880; interest had been credited to members amounting to £296,445; dividend had been credited to members amounting to £1,557,734; which gives a grand total of money having passed through our ledgers, and representing the accumulated savings of our members for forty-three years, amounting to £3,829,584.

From these figures deduct the amount withdrawn (including interest and dividend) during forty three years, from 1860 to 1903, amounting to a total of £3,175,210, which shows the total amount then standing to the credit of our members to be £654,374.

COTTAGE BUILDING DEPARTMENT.

This is a department which has undoubtedly done its share towards revolutionising and modernising our town of Bolton. It has all along induced and assisted its members to become their own landlords, and has thereby created a healthy competition amongst builders to produce the most up-to-date house, both as regards convenience and sanitation. It was thirty-five years prior to 1903 that the surplus funds of the Society were first devoted to the use of the Building Department, and so well have the members been educated to the advantages of the department that its growth has been phenomenal and is an interesting study.

The first year we advanced £120 ; at the end of ten years we were advancing at the rate of £6,000 a year ; at the end of twenty years we were advancing £16,000 a year ; at the end of thirty years we were advancing £60,000 a year ; and in 1903 we advanced £72,000. Money had been lent to 3,439 persons, and in the whole they had had £901,990.

EDUCATIONAL WORK.

The original rules of our Society, registered in 1859, provide that after providing interest and depreciation, and paying all other expenses, the profits shall be disposed of according to resolutions of the Quarterly Meetings, excepting that 2½ per cent shall be set apart for educational purposes. This rule relating to the educational grant has been the same all along our history, and has been carried out, the grants rising and falling according to the profits made, but always being 2½ per cent. The first balance sheet, issued in March, 1860, showed a net profit of £72. 7s. 4½d., the educational grant out of this sum being £2. 1s. 1½d. The second quarter's grant was £3. 2s. 10d. For the first five quarters there was nothing spent out of this fund ; it was allowed to

accumulate and reached £13. 17s. 5½d. On the sixth quarter's balance sheet there appears an item, "Grant to the Literary Committee out of the fund for educational and other purposes. £5." On the seventh balance sheet there is a similar item. For several quarters after this the grants and spending were about equal. The accumulated balance after five years was £10. 10s. 3½d. The grant for the first quarter of the sixth year was £7. 6s. 7d. In the Committee's report on one of the early balance sheets we find that they were providing for the education of the members by means of a reading-room, which was supplied with weekly and daily newspapers, periodicals, and a library (open every evening).

On the March balance sheet, 1867 (the beginning of the eighth year), there is the first appearance of the Educational Department under a separate head. That quarter the grant was £23. 8s. 9d., the spending £15. 11s. 5d., and the balance £79. 13s. 11½d.

There appears to have been a separate Committee to manage the educational fund from its commencement, but the balance sheet for March, 1876, is the first record of a paid Committee. On the minutes for the Annual Meeting, January, 1876, there is a resolution that the Literary Committee be paid 7s. 6d. each per quarter for their services.

For a considerable time Evening Classes were carried on with great success before Technical Schools were thought of. Our Society, along with others, did the pioneer work. Another part of the educational work is the Lending Library. This we may safely say is the best appreciated part of our work, a larger number of members and their families availing themselves of this privilege than any other.

The Secretary's Report for 1903 is interesting, and we glean a few facts as follows :—

It is very encouraging and pleasing to see how members who have been so unfortunate as to lose wages through depression in trade or other causes, and who, through the assistance of the Stores, have a small banking account of their own, come to the office and draw from their account what has enabled them to meet the emergency.

Our reserve funds are now growing to more respectable proportions. With this year's additions they stand at £12,327.

The insurance fund is also very steadily following on, amounting to £7,032. Our buildings and fixtures have been depreciated during the year by £5,221. The amount they now stand at on our balance sheet should make them a very valuable asset.

New Grocery and Provision Branches have been opened at Deane Church Lane, Castle Hill, and Waterloo Street, and a Butchering Branch at High Street. Other Grocery Branches are now in building in Lena Street and Bridgeman Street, and Butchering Branches in Halliwell Road (lower end) and Folds Road. When these are completed we shall have forty-four Grocery Branches, twenty-three Butchering Branches, and nine Shoe Branches, in addition to all the various trades we carry on at the Central.

The first aim and object of a Secretary's report is to show the true state and financial position of the Society. This we have done year by year, and I think you will agree that our record will need some beating. Seeing that we are your providers of the necessities of life, it may be of interest to know what quantity we are selling of some of the leading articles. The following have been sold during the year :—

Flour, in Shops	37,544 sacks (28olbs. each).
Flour, baked into Bread	7,842 „ (28olbs. „).
Potatoes	26,327 loads (24olbs. „).
Butter	18,483 cwts.
Cheese	3,296 „
Bacon and Hams	5,978 „
Tea	159,720 lbs.
Sugar	42,780 cwts.
Soap	15,220 „
Eggs (cases of 1,440 eggs)	3,620 cases.
Milk	973,236 quarts.
Coals	84,205 tons.
Beasts	1,050
Sheep and Lambs	7,731
Pigs	1,440

These figures, I have no doubt, will better enable you to comprehend the magnitude of the Society, and will inspire us all to continue our efforts, and be determined that the forces which are now so actively engaged against us shall not prevail, and also that the Bolton Co-operative Society shall keep its position as one of the foremost institutions of its kind in the world.

The Bolton Co-operative Society is a prosperous Society. It is admitting members every week, and, with the increasing membership, we have a growing business. People objected to the Co-operative movement because they knew little about it ; it might do them good, and would do Co-operators no harm. Since the great Co-operative

movement started in 1844 it has earned for the working classes in this country no less than one hundred million of money, and £70,000,000 of that had been paid to the members. Private traders admitted that Co-operation might save money for the members, but said they only squandered it. John Bright said that all reform was connected with bread and butter, and that one of the saddest things in England was that amongst the great class who earned their daily bread there was an absence of a hope which every man ought to have in his soul that, after an industrious struggle, there was for him a comfortable independence in life. Co-operation is cultivating that hope, and there are thousands of working men in Bolton, Manchester, and scattered all over the country who are able to bid defiance to the workhouse, that palace of many windows, as the result of Co-operation.

The Educational Committee have now added yet another helpful force for the betterment of their fellows in the form of the Bolton Co-operative Debating Society, which assembled in the Small Hall on October 8th, 1903, in answer to the call in the September "Record" of that year. A band of some twenty earnest workers in the cause thus met together. Mr. W. J. Bradley was appointed President, and Mr. Thomas Whittle Secretary for the first session of 1903-4. Other officers were duly elected, and arrangements were made for the adequate and direct representation of the Educational Committee, under whose auspices the Debating Society meets. Rules and regulations for the debates were adopted, a syllabus of subjects for discussion was drawn up, and it was decided that the first meeting of the Debating Society be held in the Small Hall on Monday, October 12th, 1903, at 7-30 p.m.

THE AMENDED CHECK SYSTEM.

For some time past our check system had occupied the attention of the Committee, with a view to making certain amendments thereto, to make it more adaptable to the very extensively increased business of our Society. The old system was in operation for about twenty-one years, and

did good service, and it still can be recommended to a Society not so congested or doing such a large business as ourselves. It was felt for some time, however, that we were growing out of the system, and that something more adaptable should be found. We were in communication with Societies in all parts of the country with reference to their systems. In dealing with systems it was found that local surroundings must be taken into consideration.

Bolton is a very congested and thickly-populated town, and practically the whole of our members live within easy distance of our Central premises. The result was that on the last two days for taking in pound checks the crowds in Bridge Street and our Large Hall were enormous, as many members know who had been wedged in the crowd. On these days our office work was very much disorganised, every available clerk being required in the Large Hall check-taking, in addition to which a number of outside men were required to be brought in to render assistance. Working under these circumstances, mistakes were unavoidable and occurred. Our object was to break up these crowds and to distribute the work. To accomplish this we proposed that each Branch shop should be open for checktaking for three days during the last week in each quarter, and to encourage the members to take in their checks to the nearest Branch. It was considered that the altered system would lend itself more readily to doing the work at the Branches, and that it would be safer; the Central open, of course, as usual. It was also hoped that the alteration would not in any way inconvenience the members, and the successful way in which the system is now worked shows that the members have eventually grown to appreciate it, as there is nothing drastic about the system, and it is found to be quite simple. Loose paper checks are cashed as before, and if any member has several pounds' worth of checks on a gum sheet, and only desires to cash part of them, they may receive cash for the number they desire and a transfer check for the remainder. This is practically the whole of the alteration, and will, we think, satisfy a long-felt want.

CHAPTER XXXV.

1904.

A Good Trade Year—Convalescent Homes Scheme Considered—Election of Officers—Rules Amended—Shoemakers' Wages List Agreed Upon—Annual Party—Reopening of Drapery—How the Trade Has Grown—Presentation to Mr. Hilton—Draper's Shop Extended—Monthly Meetings—Plurality of Offices—Death of Mr. J. P. Thomasson—Dairy Machinery Provided—Land Taken at Breightmet—Distress Relieved—Representative on local Education Committee—Check System—Mr. Grindrod Appointed Representative.

ONCE more after a season of bad trade in the town, when money was scarce and the patience of men sorely tried, we had again to record a successful trade during the year. A great sum in the form of profits and dividends went into the pockets of the working classes, and added not a little to their savings, besides going to make homes happier and more comfortable. Aye, and to help also in the purchase of the homes in which so many of our members live.

In February, 1904, the following announcement was made in the "Record":—

The members will be called upon at the Annual Meeting, to be held on Monday, February 1st, to give their approval or otherwise to the scheme now before the Co-operative movement for the erection and maintenance of two Convalescent Homes in the North-Western Section. For some time this subject has been discussed at various conferences, and certain schemes suggested, but for some reason or other they have not been considered acceptable. In consequence of the Section covering such a wide area, it has been extremely difficult to formulate a scheme that would be of service to this extensive area. The Committee, therefore, have acted wisely in putting before the Societies schemes comprising two Homes, one at Lytham (for Lancashire) and the other at the Wharfedale district (for

Yorkshire), thus obviating the necessity of having to pay a heavy railway fare to get to the Home. If we judge the minds of Co-operators correctly, we may rest assured that the majority are favourable to the general question of Convalescent Homes, viz., their necessity, and the desirability of having such Homes for the exclusive use of Co-operators. The reports received of the Homes at present being carried on by the movement are of such a gratifying character that this in itself is a strong recommendation to still further extend the work. However, there are one or two points which should be made clear at the outset. First, that in these Homes convalescents should at all times have a prior claim over the ordinary visitors who simply desire to become residents whilst seeking rest and change. Second, that it be thoroughly understood that the liabilities to each Society are likely to be both for the erection and maintenance. If these are satisfactory, and prove acceptable to Co-operators in the Section, there is no reason why the schemes should not be carried on to a successful issue.

A meeting of the Societies interested in the North Western Convalescent Homes Scheme was held in the Wholesale Society's Hall on Saturday, March 5th, 1904, when it was reported that 115 Societies had applied for 7,328 shares, and that it was the intention of twenty-one other Committees to recommend to their respective Societies to take up shares to the aggregate value of £1,639. If these recommendations were carried, the share capital would then be close upon £9,000. After discussion, it was decided to register the Association under the Industrial and Provident Societies Act, 1893, and to give the Provisional Committee authority to afterwards purchase the Chevin Dell Estate for the inland home, and to enter into an agreement for two acres of land at Lytham, upon which to erect a seaside home. The rules were afterwards considered and adopted. It was also decided that the Provisional Committee remain in office until the General Meeting in February, 1906.

The following is a report of a Special General Meeting held on Monday evening, February 15th:—

A Special General Meeting was held on Monday evening, February 15th, in the Co-operative Hall, to consider the proposals of the Revision Committee appointed by the November Quarterly Meeting in respect to the rules *re* election of officers. Mr. W. A. Hilton (President of the Society) was in the chair, the following being the decisions arrived at by the meeting:—

The Revision Committee are of opinion that district voting should be adopted, and recommend that an instruction should

go from this meeting to the Committee of Management to bring the same into effect.

A member of the Committee of Management or of the Educational Committee shall not be permitted to nominate or second any person for a seat on either of the said Committees.

A member of the Educational Committee seeking election on the General Committee must first resign his seat on the Educational Committee.

Any candidate for election on the Committee of the Co-operative Wholesale Society, the Section or District of the Co-operative Union, or the Committee of any Society, company, or any other organisation in which we are interested or are shareholders, shall also be nominated at a General Meeting of the members of the Society.

It was the intention of the Revision Committee that the disqualification clause proposed to be inserted in this rule should mean that a person desirous of joining the Committee must either have, during the preceding twelve months, purchased on an average not less than £6 per quarter, or that he should hold five fully paid-up shares in the Society. The suggested proposal not bearing this construction was amended and carried.

As the result of a number of meetings of the Rules Revision Committee and three Special General Meetings of members, a new rule and several additions and amendments to other rules were adopted and embodied in the rules of the Society. It is inevitable that we should from time to time seek to adopt new and, whenever practicable, better methods of conducting the affairs of any Society, but especially so when the Society has an exceptionally large membership and is carrying on such an extensive business as our own, provided always that the changes or additions suggested are for the express purpose of building up the Society or safeguarding the interests of the members. Then it is our duty to avail ourselves of every opportunity and privilege that presents itself, if by so doing we strengthen our position, or are able to command a wider support of our members. After duly considering the possible influence, and being satisfied that it will benefit the Society as a whole, we should do all in our power to further the same.

This being the guiding principle which actuated the members of the Revision Committee, and especially those who were responsible for the various changes, they were gratified to find so many of their suggestions accepted by the general body of members. If their expectations are fully realised every member will be grateful to those who have given so much time and thought in the interests of the Society, and it was hoped that all members taking an active part would make themselves fully acquainted with the rules and regulations so as to be able to give their own opinion when required.

Various alterations and additions were made which are of special importance to those aspiring to official positions. Amongst others,

an addition to Rule 24 prevents a member of the Educational Committee being nominated for a seat on the Management Committee without first resigning the seat he already holds. Also a change which met with general acceptance, that in future all nominations for elections on the Directorate of the Co-operative Wholesale Society, Co-operative Union, or the Committee of any Society, &c., in which we are interested as shareholders, will be made at a General Meeting of members, instead of by the Committee of Management. This will be a means of bringing these representatives in close touch with the members attending the meetings of the Society, a feature which is looked upon as a necessity in democratic institutions.

The introduction of machinery into the Shoemaking Department naturally caused the question of wages to come up for consideration, the following resolution being adopted at the Committee Meeting, Monday, February 22nd, 1904 :—

That we adopt the amended wage list agreed upon with the Shoemakers' Society, brought about by the introduction of machinery.

This was followed by a decision to add more machinery:—

Committee Meeting, Thursday, February 25th, 1904.—That two sets of Robinson's patent finishing machines with only one heel-paring machine be ordered for our Shoe Department.

ANNUAL PARTY.

The occasion of our Annual Tea Party and Entertainment is always one for mutual congratulation as well as for general enjoyment, and that because the same old story of success has been told. Our Society is fortunate in having such an unbroken record of progress and prosperity in these days, when the staple industry of the town and district is so depressed, when many firms of long and honourable standing have a difficulty in making any margin of profit, and when the immediate future is by no means promising at home and abroad. The foundation upon which Co-operation is built has much to do, of course, with the stability and continued prosperity of our Society. Faith in its leaders, too, accounts for a great deal. Without a sufficiency of loyalty to principles and leaders, coupled with a true sense of duty to their own Stores, our members could not point with the pride they naturally evince at these annual gatherings to the result of the year's workings.

The Chairman was forced to confess that "millions" seemed to fall somewhat blithely from his tongue, so

accustomed had he become to speaking of them in connection with the Bolton Co-operative Society. Yet how hard the task to grasp the full meaning of them: the millions done in trade since the Society was started, the well-nigh two millions of profit secured to members, the millions of money paid into the bank, and the millions distributed to members in cash, not to speak of the hundreds of thousands under each of such heads as Cottage Building advances and repayments, the tens of thousands sterling voted for charity, education, and bonus to servants, and all that is involved in the payment of salaries and wages to our own employes, and for new buildings, extensions, improvements, and so on. Truly ours is a great and a grand possession.

The Secretary's report was taken as printed in the programme of the evening conditionally, as the Chairman humorously remarked, on everyone present reading it at home. We take a few extracts:—

The fact of new members joining the Society does not reduce or take any share of the profits of the old members. According to our Co-operative system of trading every member gets returned to him the profits of his own purchases only. By becoming a Co-operator he is not only creating capital for himself, but is at the same time assisting his fellows to reap greater advantages, as the greater our number of members the greater is our volume of trade, and the more economically can our Society be worked.

We have two new Branches in building—one in Woodgate Street, Great Lever, and the other in St. Helens Road. They will be opened at an early date, and will bring the number of Branches up to forty-six. Our Butchering Department is now giving us satisfactory results, and the Committee are endeavouring to meet the requirements of the members by spreading the Branches. In the course of a few weeks' time we shall have twenty-six Branches engaged in the butchering trade.

After giving the date of the formal opening of the new Drapery Department, Mr. Pomfret goes on to say:—

Every credit is due to our Drapery Manager (Mr. Cox) for the very large amount of time and thought he has given to assist the Architects to design fittings and other internal arrangements to make the shop a really up-to-date establishment. The shop will be an ornament to the town, it will be worthy of the movement, the pride of Bolton Co-operators, and it will do a business which will repay us for the outlay. Let us hope that it will have better luck than the old shop, and be a lasting monument to Co-operators. The new

building adjoining our Central premises in Bridge Street is also nearing completion. It is intended for a General Outfitting Department, with a small portion off for the Painting Department. There is great room for development in our outfitting trade, and we are hoping that, with the greatly increased facilities we shall have in the new shop, our trade in that line of business will be greatly increased. We trust to be able to open the premises for the Easter trade.

In conclusion, the Secretary pointed with pride to the fact that the membership now totalled over 30,000.

REOPENING OF NEW DRAPERY STORES.

Amid many congratulations the Drapery Stores in Bridge Street, reconstructed and added to since the fire of 1902, were opened on Saturday, February 27th, 1904. It was thought fitting to duly mark this important event, and at the reopening ceremony there was a numerous company of interested spectators. The members of the Committee of Management, visitors from other Societies, and others assembled at the Boardroom in the Co-operative Hall, and walked in procession to the Bridge Street entrance to the Stores. Here they were received by Mr. Cox (Manager of the Department), supported by a number of his assistants, and the company proceeded to the third storey, which was arranged as a spacious showroom.

Mr. Nuttall said on behalf of the Committee of Management he bade them a hearty welcome. They wished them to view the premises, and if they had any money in their pockets to leave it behind them and carry away goods instead. It had been felt that the reopening of those premises was more than an ordinary event, and the members of the Society should have an opportunity of viewing what had been accomplished. It was worth recalling that the pioneers of the Society found that the success in the Grocery Department was so great that they determined to start a Drapery Department. That was in 1860, and the first year's trade amounted to £242. 7s. 11½d., and, considering the Society was in its infancy, it was a good beginning. The business kept on improving, with the result that the premises now known as the "bacon shop" were opened for drapery, and the first year's trade there was £4,256. 4s. 9d. Those premises became too small, and in



DRAPERY DEPARTMENT, BRIDGE STREET AND ST. GEORGE'S ROAD.

1882 the premises at the corner of Bark Street, now used for the Tailoring Department, were opened, and the first year's trade reached to £24,896. 12s. 10d. The membership kept on increasing and the trade extending, with the result that when the land on which the building in which they then were came into the market the Committee secured it, and the Drapery Stores were built. The first year's trade there amounted to £56,926. 16s. 11d., while in the twelve months ending June 16th, 1902, a fortnight after the fire, the trade done amounted to £72,725, and it was only reasonable to suppose that in the ordinary course the total would have been brought up to £75,000.

Mr. J. B. Gass, on behalf of the Architects, then rose to present Mr. Hilton with a large photograph of the building, with a silver frame, and enclosed in a suitable case. The frame bore a suitable inscription, and also the escutcheon of the Society, with a motto "Labour and Wait." Mr. Gass first recalled the fire which devastated the building, telling how he saw from Bromley Cross the cloud of smoke over Bolton, and how he learned with dismay that the conflagration was at the Drapery Stores. The building withstood the fire wonderfully, and to prove that the floors were not injured they were then standing on one which was tried by fire and was as sound as ever it was. On behalf of Mr. Bradshaw and himself, instead of offering Mr. Hilton a key to open the building which was already being used, he had to present him with a photograph of the building encased in a silver frame. Mr. Hilton represented the Society, and in presenting that picture to him they put on record the appreciation they had of the work of the Committee, and the time they had spent on all its details. He hoped that Mr. Hilton would accept it as a mark of respect that the Architects had for him and the Society, and they wished that for many years Mr. Hilton might have health and strength to labour in the cause of Co-operation in Bolton.

Mr. Hilton, rising to respond, said that his first duty was to thank the Committee of the Society for having asked him to take the honourable position of opening that portion of the building. That Committee was composed of men of various schools of thought, but they were men imbued with

the spirit of Co-operation, and sought the expansion of the movement in the best possible way. In the second place, he wished to thank the Mayor, who was present with them that afternoon. He was a gentleman with many duties to perform, and they were indebted to him for giving them a portion of his valuable time, and holding out the right hand of fellowship, to show that he was at one with those who sought to do the best they could for the working classes of the town. Then there were Messrs. Bradshaw and Gass, Architects, whom he desired to thank very heartily for the beautiful memento of that day which they had given him. That was a unique gathering. On January 18th, 1897, the opening of those premises took place. Mr. Councillor Lander was the President of the Society then, and by his side stood the then Mayor of Bolton, the late Sir Benjamin Dobson. Mr. Gass had referred to another day, June, 1902. That was known nationally as Peace Day—a red-letter day—and to the Bolton Society it gave a red sky, for the elements helped the flames to devastate the building. Seldom was such a fire to be seen. If the building had not been based on a good foundation it would have crumbled, but, like Co-operation, it was sound at the core. The Committee, as they looked upon the destruction wrought, felt the loss, but turned to the future. He made no apology now, neither did he do then, for the Committee meeting, although it was Sunday, to consider what was to be done, for they were concerned for the workpeople and were concerned for the trade of the Society, and they said that nothing should stop them from doing their utmost to get the concern in working order at the earliest possible moment. As they knew, the Temperance Hall was rented, and in three days goods were being sold as if nothing had happened. The Temperance Hall was transformed into a big bazaar, and in a week's time the employés were found a workroom. The Committee then turned to the reconstruction of the building. The result of the reconstruction of the building was that they had gone one more storey, though the added storey was not of the same dimensions as the other rooms, as they had had difficulties about interference with rights of light. There was also this gratifying point about the

structure : it had been erected by Bolton builders, and the sub-contractors were Bolton firms employing Bolton men, men who were almost all members of the Bolton Co-operative Society, so that in engaging these Bolton firms they were practically employing their own members. There was another point, and Mr. Gass with his usual modesty did not mention it. Mr. Gass assisted the Committee to assess the amount of damage done by the fire, so that claims could be made from the insurance companies ; and it was clear that Mr. Gass did both sides justice, for the insurance societies admitted they had substantiated their claims, and paid them almost the sum asked for. He must not forget to mention, too, that the men who had erected the building had been paid the union rate of wages, for the work was not given to any firm who could not tell the Committee—and the question was asked—that they paid the best rate of wages. The Committee had an understanding that they gave out no order, either small or great, unless the sub-contractors were seen and it was ascertained that they paid the full union rates. If it were found otherwise the Committee would refuse to give them the contract. Besides that, the electric light order had not gone from Bolton, but the Mayor, through the Corporation, had the order. Best of all, the work of construction had been carried out without accident, for which the Committee were grateful. He had pleasure in declaring the building open, and he hoped that it might be spared from fire or disaster, and enjoy a season of prosperity such as it had never had.

The Mayor moved a vote of thanks to Mr. Hilton, and said that it was not his first acquaintance with the Society. He remembered in the 'sixties the late Mr. Tom Hughes paying a visit to the Society, and he (His Worship) was present. The Society had done a good work in promoting thrift. Thrift was not as much studied in this country as by Continental people. He knew from personal observation of the Germans, for instance, that such was the case, and the Germans who came to England were astonished at the enormous waste going on in this country. From what he could gather the Society was a very prosperous body, but he believed that they were not much beloved by the small

shopkeepers. He had great sympathy with those who were hard hit, and had to suffer through the prosperity of the Society, but the welfare of the community had to be considered rather than the individual, and they could not get beyond the tendency of the day. If he might express an opinion—and he had often given utterance to it on the Board of Guardians and in the Town Council—it was that they had to pay more for brains than muscle. In the Corporation they had had experience of paying small salaries and suffering loss. If they wanted a first-class man they must pay a good salary. He was convinced that the payment of high salaries to those who were worthy was the best policy.

Mr. William Yates seconded the resolution.

Mr. Pingstone supported the resolution, and said that no Society in the movement had a more distinguished place than the Bolton Society. The Board of the Wholesale Society had little doubt when they heard of the fire that, great as was the disaster, the resources of the Society would be equal to the occasion. He was present at the meetings from which that Society sprang, and before the first halfpenny of that £272. 19s. 11½d. to which the Chairman had referred was spent. He had visited Bolton many times since, and each visit gave him greater pleasure.

Messrs. Bradshaw and Gass, F.R.I.B.A., as stated, were the Architects for the building. Although the lower part of the building had been saved from the fire by the fireproof construction of the floors, serious damage was occasioned by the fire coming down the hoists and the central staircase. The outer walls were also greatly discoloured by the smoke and flames, and so an entirely new frontage was designed, and a storey was added to the building. The three lower storeys are used for general sale purposes, the second floor for a special showroom, and the two upper floors for work-rooms for the very large number of hands employed. In this connection there are spacious kitchens and a large and well-lighted dining-room for the hands and the shop assistants who, for a small payment weekly, are provided with tea and coffee, and such meals as they bring are cooked by the attendant free of charge, or meals provided for them

at cost price. A free renaissance architectural style has been adopted, and carried out in Dennis' Ruabon terra-cotta of a bright variety.

As many of the matters discussed at the Monthly Meetings this year were of an interesting and valuable nature, we have gathered together the chief of them.

The Monthly Meeting was held in the Co-operative Hall on Monday, March 7th, 1904, the President (Mr. W. A. Hilton) being in the chair. It is some years since such a large number attended the Monthly Meeting, several reasons no doubt contributing to this. The first part of the meeting was declared special, to consider a proposed new rule *re* plurality of offices. This subject created a large amount of discussion, many speakers taking part both for and against the motion. It soon became apparent as the discussion proceeded that the resolution had a more far-reaching effect than the proposer anticipated, the result being that it was adjourned for one month that it might be redrafted, when it would again be submitted for further consideration.

At the Monthly Meeting which was held in the Co-operative Hall on Monday evening, April 4th, 1904, the first business was to consider the following, adjourned from the last Monthly Meeting:—

That no member of the Society, Committee of Management, or Educational Committee shall hold two elective offices in connection with or on behalf of the Society at one time, except in the case of offices for which no remuneration is paid. The term "elective office" shall not be deemed to include any delegation, or any occasional appointment in connection with the affairs of our own Society not of an administrative character. Any person holding more than one office at the time this rule is registered shall be permitted to serve out the time for which he was elected to each office.

There was again a fairly large attendance. The subject was discussed with much vigour by the various speakers, and great fear was expressed that if this rule were adopted we might lose our representation on other Co-operative bodies. It was also vigorously contended that it was the Society and its position in the movement that chiefly commanded support, and not altogether its individual

representatives, so that we had nothing to fear in this respect. After one and a half hour's discussion the vote was taken and the new rule adopted by a large majority.

A Monthly Meeting was held on Monday evening, June 6th, 1904, in the Co-operative Hall. For some time the interest taken by the members month by month had been of a very encouraging character, and, notwithstanding that we had approached midsummer, this interest did not seem to abate. At the commencement of the proceedings the Chairman referred to the great loss the town had sustained by the death of Mr. J. P. Thomasson. Mr. Hilton referred to the various movements that had received assistance at his hands, especially anything connected with education, and that, through the unique position he occupied, there would be great difficulty in filling his place, and he moved that the Secretary be instructed on behalf of that meeting to forward a vote of condolence to Mrs. Thomasson and her family in their great bereavement, the same being carried by all the members present rising in their places. The minutes of the last meeting and also of the Committee of Management for the past month having been read, questions were asked *re* the Committee's decision in regard to the Society's contribution to the Convalescent Scheme, the reply being that the Committee could not at present recommend any deviation from the resolution passed by the meeting of members. On general business a short discussion took place with reference to the assistance given by the Society in consequence of the distress in the town, and it was left to the Committee's discretion to continue that assistance.

DEATH OF MR. J. P. THOMASSON.

It is with the deepest regret that we place on record the death of Mr. J. P. Thomasson. It is only a few weeks since he was taking an active interest in the affairs of his native town, and not many were aware of his dangerous illness till the announcement appeared in the papers a day or two before his death. The fact that a great personality has been removed from us is evident on every hand. The way he had endeared himself to many sections of the community was the carrying into practice those special characteristics which go to make the ideal man. Simplicity and gentleness of character was a great feature in Mr. Thomasson's life, and made it possible for

the humblest of his fellow-townsmen to approach him. We cannot measure the circle of his influence, but the number of associations in which he took an active interest indicates that it must have been very wide indeed, and no doubt this part of his life will have impressed itself upon those who laboured with him more than any other. His generosity was great, but the gift of his talents, his abilities, to the public service will always be a memorial to him.

Perhaps it will be as an ardent educationalist that will cause him to be long remembered. The institutions, which are of a varied character, and bear his honoured name, will always remind us of the breadth of his character. His interest extended far beyond elementary education, though his exhibition and scholarships will be sufficient to keep this association to the front. Physical development, the cultivation of a taste of fine arts, and anything that had an uplifting tendency Mr. Thomasson was prepared to help and encourage.

The cause of progress in its varied forms ever found in him a strong and earnest advocate. He recognised in the Co-operative movement a mighty force in solving the great industrial problems. His appreciation of the educational work of this Society was shown when he placed the Thomasson Reading-room under the management of the Educational Committee. This is in itself a public testimonial of Mr. Thomasson's generosity, and of the breadth of his views, for in it we see a feature which appears in all his generous acts—the spirit of freedom. The gifts he bestowed were to be unfettered. All must have the privilege of participation; and whilst this institution is managed by the Co-operative Society it is open to any resident in Bolton, the only test being that of respectability. The public of Bolton have many things to thank Mr. Thomasson for, and, whilst he is not amongst us to receive the same, we can try to emulate his spirit to carry with us the same purity of motive.

Cream separating and butter making machinery being required by the Dairy Department in order to more fully develop this branch of their trade, the matter was fixed up at the Committee Meeting, Monday, May 2nd, 1904, by the following resolution:—

That the necessary implements for cream separating and butter making be ordered for the dairy.

The following are the chief resolutions met with at this period:—

Committee Meeting, Monday, September 20th, 1904.—That we take on lease a plot of land on Bury Road, Brechtmet, for a Branch Store.

Quarterly Meeting, Monday, August 1st, 1904.—That the resolution of the last Quarterly Meeting empowering the Committee to vote a sum of money to the relief of distress be now confirmed.

The Committee here reported that they had distributed £125, and the meeting empowered them to make further distributions to the extent of £200 if found to be necessary.

Committee Meeting, Monday, October 10th, 1904.—That at the request of our Educational Department we place an item on the agenda for the Quarterly Meeting asking the members to confirm the appointment of Mr. Grindrod as the representative of the Society on the Educational Committee of the Corporation in place of Mr. Tunstall, who has resigned.

Committee Meeting, Tuesday, October 11th, 1904.—That in the opinion of this Committee the Society has grown out of the present check system, and that there is some need of modification of same; that we recommend the next Quarterly Meeting to dispense with the 41 copper checks, and to adopt a paper transfer check in their stead.

Committee Meeting, Monday, October 17th, 1904.—A meeting of the General and Educational Committees was held to consider the proposal of Mr. Mannix *re* the reading of the Educational Committee's minutes. It was unanimously agreed to recommend that we continue as at present, with the exception that at the Monthly Meetings when the delegates are appointed to the C.W.S. meeting the Educational Committee's minutes should be read before the appointment of delegates.

Quarterly Meeting, Monday, November 7th, 1904.—That the action of the Educational Committee in having appointed their Secretary (Mr. Grindrod) to represent the Society on the Educational Committee of the Corporation be confirmed.

That we tender to Mr. John Tunstall a hearty vote of thanks for the long and valuable services he has rendered to the Society, first as a Director and once President of the Society, afterwards a member of our Educational Committee, and the Society's representative on the Educational Committee of the County Borough of Bolton.



CHAPTER XXXVI.

1905.

A Record Issue—Alteration in Check System—Its Success—Dividend Reserve Fund Originator—Breightmet Branch Approved—Annual Party—Individualistic Position Untenable—Wisdom of Holding Together—Sale of Rochdale Corn Mill—New Offices and Educational Department Arranged for—Former Site Cleared and Cottages Erected—Description of Abattoirs—Difficulties met with in Constructing them—Death of Mr. Hackney—Mr. Pomfret Appointed Manager and Mr. Bentley Secretary—Refusal of Application for Laying Electric Cable—Secretary's Report for Year.

DURING the week ending January 14th, 1905, we had a record issue in our Lending Library, the number being 3,815. The daily issues were as follows:—Monday, 535; Tuesday, 638; Wednesday, 141 (the Library being closed at 12-30); Thursday, 786; Friday, 664; Saturday, 1,051.

THE ALTERATION IN THE CHECK SYSTEM.

The alteration in the check system, which had been in operation for several weeks, so far appeared to be working satisfactorily, and proving a convenience both to customers and shopmen. It is quarter end, however, which is the true test as to the merits of the change, and we find members have got so accustomed to the change as to fall into the arrangements naturally. As has been said before, the success of the alteration depends entirely on members taking their checks to the Branches. Some few members raised objections to taking their checks to the Branches, giving as their reason that they did not want the shopmen to see how much money they had in the Society. Any person who has a banking account must have their book seen by somebody or it is of no value. We have every confidence in our

shopmen, and believe they are equally as reliable and trustworthy as our office staff, and feel sure that any member may go to any Branch with confidence and a feeling of certainty that his trust will not be betrayed. If, however, there should be any members who cannot overcome this scruple, why not take their checks to the next nearest Branch? If you trade with the shop on your right hand take your checks to the shop on your left hand. We hope that on further reflection members will see that, whether shopmen or clerks, they are all servants of the Society, striving to do their duty for the good of the Society, and that members will also play their part by showing their confidence in their servants; and if at any time any servant is found to be unworthy of the confidence placed in him, the remedy is with the man and not with the system; and any man found to have so betrayed his trust as to cause annoyance to any member will be so dealt with by the Committee as to ensure the offence never being repeated.

The new check system was adopted after very careful consideration and investigation. Reports from our various Branches, and also from the Central, lead to the conclusion that the work was got through very comfortably, and with little or no inconvenience; and, seeing that both employes and members were new to the work, we may reasonably conclude that with another quarter's experience members will be served with the usual despatch. One of the objections raised to the change was that members would not take their books to the Branches. It is pleasing to note, however, that more than half of the books sent in were taken in at the Branches. This speaks well for a first attempt, and we hear that the arrangements worked well and gave general satisfaction. The members who went last time to the Branches were served in comfort, and will go again, and as it becomes better known many others will follow. At the Central, too, there was more comfort. Under the old arrangement on the last two days (Saturday and Monday) we had one huge crowd from morning to night; under the new arrangements we had no Monday checktaking, and the only great crush on the Saturday was the last half-hour of the day. There are some members who persist in doing their business not only on the last day, but at the last moment. If those members would remember that the office is open for two full weeks for checktaking purposes, and if they could be persuaded to do their business a little earlier, there would be no crush at all; everybody would be served comfortably, the risk of mistakes would be reduced to a minimum, and our new check system would be pronounced to be the correct thing for a large business like ours.

The usual Monthly Meeting was held in the Co-operative Hall on Monday, January 2nd, when, no doubt owing to the holidays, the number present was small. Mr. Hilton (President of the Society) occupied the chair. Commenting upon the affairs of the Society during the past year, he stated that in the first half the sales were very fair, but the second half, owing, as they were all aware, to the state of trade in the town, there had been considerable falling off compared with the same period of the previous year. Notwithstanding this, they had kept the whole of their staff connected with their distributive departments at work, thereby increasing considerably the working expenses.

In the minutes of the Committee of Management a dividend of 3s. in the £ was declared, the profits made and a portion of the dividend reserve fund allowing this. In discussing this matter Mr. Crossley referred to the value of this fund, and said that all honour was due to Mr. Fliteroft, who was the person to suggest this means of providing for such times as the present.

The Brightmet extension was provided for in the resolution passed at the Committee Meeting, Thursday, March 30th, 1905:—

That the plans submitted by the Architect for the premises at Brightmet be adopted, making provision for a Grocery Department, a Butchering Department, and a dwelling-house, and that tenders be asked for the erection of same.

THE ANNUAL PARTY.

The Annual Tea Party and Entertainment took place on Saturday, February 18th, and proved, as heretofore, most successful and enjoyable. The retiring President (Mr. W. A. Hilton) was once more in the chair. He was supported by the Rev. E. A. Forrest, M.A. (Vicar of Pemberton), the speaker selected, and members of the Board of Directors and of the Educational Committee, with the respective Secretaries, and by gentlemen from a distance. Not a few well-known ardent Co-operators occupied reserved seats. His Worship the Mayor (Ald. Heywood, J.P.) took a place upon the platform in the course of the evening, and was heartily applauded in doing so.

Mr. Hilton gave his usual long list of facts and figures, which showed what the Society had done during its forty-five years' existence. He said he had a right to be thankful and proud, and he did feel proud that their Society had done so much within these periods, and that they had grown to such a position of prosperity—this, notwithstanding bad trade and all the forces that could be brought against them in various ways. They were sound in every form, financially, too, as sound as any undertaking they could mention. Let him (the speaker) say he was proud of the Society again, first because it elevated and improved the condition of all its members in a social and material condition. Twenty-five years ago they would not have found in the homes of the working classes all the comforts and conveniences they now saw. A great part of the improvements and surroundings in these homes had been brought about by the work of Co-operation. Secondly, the Society had been, and were still, model employers of labour. How many people were aware that they had 871 employés working under the best possible conditions—shorter hours and good wages?

The Rev. E. F. Forrest was received with loud applause. He said the very best way to spread the truth about Co-operation was for those who knew about it to tell those who did not know what its principles and purposes were. A great many people were perplexed just now because of the adverse criticisms being brought to bear upon the movement from outside, so that if they were to speak about Co-operation they had better try to thoroughly understand it themselves. Let him say at once it was because they did not all quite understand the meaning of the terms they used that so much misapprehension existed around. What he said was, therefore, that if people wanted to know what others were talking about they must know the meaning of the terms used. Having touched on the great effect the spirit of Co-operation was likely to have on the destinies of mankind throughout the ages, the reverend gentleman went on to say the Chairman had shown them that the condition of the Bolton Co-operative Society was much brighter and happier now than twenty-five years ago. Why was this? During this period they had certain causes

working together for one common end, namely, the good of all, giving them a brighter, wider, and happier life in every way. Co-operation and trade unions had worked side by side. They had gradually learned the wisdom of holding together for the sake of all; they had shown in a practical manner how they were "each for all, and all for each." Their Friendly Societies had worked in line with them also, teaching them how to make provision for sickness and death. All these forces had worked together for their good, making them feel they belonged to one great brotherhood, that they had common interests, that it was a wise principle to help one another rather than that each one should think about himself and no one else. The spirit of Co-operation was indeed the spirit of the age. He was not at all surprised that some people who had shops did not like Co-operation, yet let them look around and they would find that in any large town into which they chose to go—Manchester, Liverpool, Birmingham, for instance—certain names in the principal streets, shops, some of them, owned by syndicates, not by private individuals, but by combines; by people who, often enough, had not the slightest interest in the particular town, and whose only wish and desire it was to get as much money out of trade as possible. This was co-operation; but different to their (the Bolton Society's) Co-operation. He said again that the day of individualism had absolutely gone, and that the individual trader was having a very hard time of it. They had traders' associations coming into life to protect the interests of the private traders. He had not the slightest objection to this. Traders had a right to protect their interests in every legitimate way. But what many traders said was, "You have not an equal right to open a shop of your own." Yet here was the irony of the situation, that it was only by combining together that the traders themselves could succeed. He would like to show how, under their Co-operative system, they could exercise an immense moral influence if they would. Assistants wanted half holidays; Co-operators gave them. They wanted shorter hours; Co-operators gave them. They did not keep open too long on Saturday nights. They were able to control their own business, their own conditions of labour,

and from the highest and best motives. Nor did he think the Co-operative movement had suffered in the least from the commercial point of view because of these holidays and shorter hours. They showed Parliament itself how shorter hours could be secured by doing the thing themselves, and in this way they set an example to others. In Bolton, notwithstanding a time of bad trade, they could point to increased membership, and to what Co-operation had done for them. Let them go on prospering; let them understand still more thoroughly what Co-operation really meant. In this way they would be able all the better to spread the cause among their friends, and, at the same time, to refute the criticisms of their opponents.

The question of the absorption of the Rochdale Corn Mill by the Wholesale Society having come prominently to the front at this time, in order that our interests in this concern might be safeguarded the following arrangement was entered into at the Committee Meeting, Thursday, May 18th, 1905:—

That we appoint Mr. Yates to represent this Society on the Provisional Committee appointed to confer with the C.W.S. with reference to the sale of the Rochdale Corn Mill.

Later on it was intimated to the members that the C.W.S. had decided to purchase.

Further office accommodation being required, and also by the Educational Department, seeing that the rooms occupied by them were required by the Tailoring Department as workrooms, a decision was arrived at that the piece of land adjoining the butchers' shop in Bow Street, the property of the Society, should be utilised. This was approved of at the Committee Meeting, Monday, October 9th, 1905, by the following resolution:—

That we approve of the scheme of the Architect for the erection of Educational premises and offices in Bow Street, and that the matter be placed on the agenda of the Quarterly Meeting for the consideration of the members.

On submitting the matter to the Quarterly Meeting, Monday, November 6th, 1905, the following decision was made:—

That the Committee be empowered to proceed with the scheme for the erection of the new Educational premises and general offices on the land in Bow Street.

These were opened in the Jubilee year, 1901.

The result of this resolution was that the land which had been bought in St. George's Street for the purpose of the Educational Department had then to be dealt with in some fashion so as to utilise it to the best advantage. The matter was discussed and dealt with in the fashion recorded in the two resolutions subjoined:—

Committee Meeting, Monday, October 23rd, 1905 — That the old property in St. George's Street be taken down and the land cleared.

Committee Meeting, Thursday, December 14th, 1905 — That we proceed with the erection of three cottages on the land in St. George's Street, Bolton.

DESCRIPTION OF ABATTOIRS.

The increased volume of the butchering business, and the desirability of dealing in the most hygienic manner with so important a branch of the Society's work, caused the Committee to consider the question of reconstruction of the Abattoirs in All Saints' Street. Increased space was necessary, and early in 1904 it was decided to provide additional accommodation by the pulling down of cottages in Henshaw's and Brewery Courts, and adding these areas to the buildings. These proposals were embodied in the plans prepared by Messrs. Bradshaw and Gass, F.R.I.B.A., and received the approval of the Committee. At the outset difficulties were encountered, as it was contended by the authorities that the remodelling of the premises would materially increase the size of the slaughtering area, and this would exceed the powers under the existing licence, and, after much negotiation, it was finally decided to retain the old foundations of slaughter-houses, and reconstruct the whole of the upper part of the premises, thus giving adequate accommodation, arranged on the most modern and hygienic principles, for the carrying on of this most important branch of the Society's business. The scheme also included the provision of large new cattle and sheep lairages, hanging and cooling houses, making-up departments, storerooms, engine-house, refrigerator, heating apparatus, &c., all these departments being largely increased in size, and so disposed as to give proper working conditions and sequence of the

various stages in the preparation of the meat for consumption. All the departments are lofty, well ventilated, specially adapted for their business, particular attention having been given to the drainage arrangements and ventilation appliances to secure the very best conditions of working. Everywhere health and cleanliness have been considered. The walls are lined with glazed brick dados, floors of hard granite concrete so laid that they can all be washed and cleansed effectively at all times. The whole of the premises have now been in full use for some years, and the greatly improved and more economical conditions are sure to be advantageous to the Society.

The work connected with this extension was started in August, 1904, and finally completed in December, 1905, and, as the work of this department had to be carried on during the whole of the time the alterations were being carried out, the results obtained in the fine abattoirs we now possess are gratifying indeed. They are as good as any other establishment in the town. As showing some of the difficulties met with from the Corporation of Bolton, the following resolutions passed in 1904 are true records thereof.

Committee Meeting, Monday, October 3rd, 1904.—That the Secretary do sign on behalf of the Society an agreement made between the Society of the one part and the Bolton Corporation on the other part, being an agreement relating to the stopping up of the Brewery Court, off All Saints' Street, Bolton.

That, not being able to come to a satisfactory understanding with the Corporation, our Architect be instructed to so alter the plans for our slaughter-house extensions as not to interfere with the actual slaughtering area.

That our Solicitors be instructed to watch the proposals of the Corporation seeking further Parliamentary power to deal with private slaughter-houses, with a view to seeing that our rights in our own slaughter-houses are not interfered with.

At the Committee Meeting, Monday, November 20th, 1905, the Chairman referred to the sudden death of our General Manager (Mr. Hackney), and it was resolved that a letter of condolence be sent to his widow, also that the whole of the Committee be requested to attend his funeral.

This rendered the management vacant, and the matter was dealt with in the following fashion at the Committee Meeting, Friday, November 24th, 1905 :—

That we adhere to the old policy of having a General Manager ; that the position be offered to our Secretary (Mr. Pomfret) ; that we do not deem it necessary to advertise the same

By this decision another Secretary became necessary, and the following appointment was made at the Committee Meeting, Friday, December 1st, 1905 :—

That Mr. William Bentley be appointed Secretary of the Society, and that he take up the duties as from Tuesday next, the 5th inst.

At the Monthly Meeting, which was held in the Co-operative Hall on Monday, evening, December 4th, 1905, Mr. William Yates (President of the Society) occupying the chair, before commencing the usual business the President moved a vote of condolence with Mrs. Hackney in the great loss she had sustained in the loss of her husband, the late respected Manager of the Society.

Mr. W. A. Hilton (a former President) seconded, and it was supported by Messrs. John Horrocks, Alfred Grundy, and Thomas Crossley, all testifying to the valuable services he had rendered, and to his genial disposition towards those who came in contact with him.

The vote was passed by the members silently rising, a letter of condolence being afterwards sent.

One of the annoying features of this year was the decision of the Bolton Town Council on Wednesday, October 25th, rejecting the application of our Society to lay electric cables from our Central premises to the Bark Street premises. This was very much to be regretted, inasmuch as it was the intention to lay the cables across Bow Street, Back Bridge Street, to Bark Street, the only part of Bridge Street to be taken up being the width of that street near the Tailoring Department. This was a privilege our Society asked for, and for which they were prepared to pay. Whilst sympathising to a great extent with municipal trading, especially when any particular trade becomes a necessity and is for the benefit of the whole community, yet we do not think this ought to interfere with private enterprise, when such is being carried on in a manner that the whole town is the

better for it. With the Society this was purely a matter of business, and as business men the Committee of Management desired to adopt the best means of carrying on their business successfully. The plant being already laid down, it was of the utmost importance that the same should be utilised to the fullest extent.

In looking over the manner in which the discussion went at the two meetings, we can come to no other conclusion than that the Electricity Committee intended, as far as possible, to monopolise the production of this important power, which is doing so much to revolutionise so many of our industries.

The opposition to our request seems to have been of a two-fold character—the question of principle, and the danger that might accrue to the existing gas and water mains. On the admission of the mover of the amendment, permission was given to another firm to lay a cable across a street some four years ago, so that no amount of argument can alter the fact that already a precedent had been established. With regard to the risk to be run in consequence of important gas and water mains having to be crossed, it was evident that the Streets Committee, who were directly responsible to the Council, were prepared to take these risks. As was pointed out, these difficulties have been met in other towns and overcome, and it does appear that this might have been faced in a more reasonable spirit, and enterprise encouraged, so as to bring credit to all concerned.

The section of the Municipal Corporation Act read by the Town Clerk, and the construction he put upon it, was no doubt a surprise, the general impression being that members of Co-operative Societies were exempt from these disabilities by the Industrial and Provident Societies Act. That this should have been sprung upon the Council immediately before the voting was manifestly unfair, and the matter must be carefully watched in future, and care taken that it has a general application.

The result of this decision is that we now have to use Corporation electricity for the lighting of the Bark Street premises, instead of, as was proposed and was the case prior to the removal of the overhead cable, using electricity generated by our own plant.

This report of the work of the year 1905 is interesting from the fact that it was the first report issued by Mr. Wm. Bentley as Secretary of the Society :—

My first duty in reviewing the past year and its events is to refer to the changes that have taken place in the management of the Society by the severance of one who, in times past, has presented to you many of these annual reports, and for the past fifteen years has acted as General Manager. The late Mr. Alfred Hackney, J.P., has served the Society for a very long period, and has done more than an ordinary share in building up our Society to its present magnitude, and his removal by death takes away another link from the chain of the few pioneers now remaining who were associated with the earliest history of our Society. This we all very deeply regret.

Let me now take the opportunity of congratulating the members on the continued progress of the movement in Bolton, the year that has just closed having been no exception to the success of Co-operation, which has become to be almost a household word in this borough of ours. A perusal of the facts and figures as mentioned herein will, I venture to assert, convince even the most pessimistic of the soundness, stability, and honesty in dealing of our Society, and at the same time, I trust, influence you to put still greater confidence, and to give to the Society all your business, and so help the Committee and officials to make the year 1906 a still greater success than any of its predecessors.

Turning to the monetary side of our business, whilst we cannot boast a record year, yet we can record an increase in our turnover for the year. Notwithstanding the fact that for three parts of the year we were still under the cloud of trade depression—so much so that the sales for the third quarter in the year showed a decrease of £10,000 on 1903—yet for the December quarter we actually show an increase of £3,800 over the same period of our record year, 1903. The sales for the past year have been £803,169, showing an increase of £13,416 over the previous year.

Our registers still keep recording new and increasing membership, the members on the books now being 32,292, an increase on the year of 923. The share capital standing to the credit of such members has grown during the year by £13,903, the amount subscribed being £695,558. During the year we have credited to members on their investments £20,301 as interest.

We are pleased to state that the standard rate of dividend, viz., 3s. in the £, which we have now paid for four years, has again been maintained throughout the year 1905, the profits made amounting to £126,002. Of this amount the members have been credited with £116,817 as dividend on their purchases at 3s. in the £; the Educational Department has received £3,152, and a like amount has been paid to employes as bonus on their wages; commission to other Societies, on account of their members' purchases with us, £132; and we have strengthened our position by adding to dividend reserve

fund £1,500, and to general reserve fund £500, and have carried forward the balance of £584. 13s. 5½d.

The usual charities have not been neglected, for during the year we have subscribed to various hospitals and institutions the amount of £418. Thus it will be seen that not only do members profit by membership, but the town itself receives a proportion of the profits to aid it in its efforts to relieve the suffering and poverty in our midst.

Turning now to our balance sheet proper, I would like to draw your attention to our investments, all of which are a source of profit to the Society. A glance at the investment account will show you that we have no less a sum than £206,000 invested in Co-operative productive concerns, railways, corporations, &c., from which we have received during the year £7,585 as interest, which averages 3½ per cent on our investments, which we consider are, on the whole, well placed and in sound concerns.

Our Cottage Building Department is also a grand source of revenue to the Society, in addition to being a great boon to many of our members. The interest received during the year through this branch of our business amounts to £12,723. The advances during the year have been £61,900; repaid by borrowers, £57,600; leaving owing to the Society £318,472, which is now spread over 1,877 accounts.

In addition to the aforesaid profit-making investments, the Society owns its premises, telephone plant, coal wagons, horses, and carts, &c., which stand in the Society's books at £149,389, though they have cost from time to time £251,595, no less a sum than £102,205 (or over 35 per cent) having been written off in the shape of depreciation. During the past year £4,903 has been written off our premises in this manner.

The whole of the above investments are backed up with good reserves, the general reserve fund now standing at £13,603, the dividend reserve fund £1,301. To these items, however, will have to be added the amounts shown in December profit and loss account of £1,000, bringing our total reserve up to £15,904, an increase on the year of £300.

Our own insurance fund has grown during the year by £660, and now reaches £9,883.

I would not like to omit from my first report a word on our Children's Savings Bank; it is here we have to look for the future pillars of the movement. I am pleased to report that there is still that desire to be thrifty. During the year their investments have increased from £31,686 to £33,051, whilst to their credit they have received £932 as interest. The number of depositors now reaches close on 21,000.

During the year alterations have been completed at the slaughter-house. Old buildings have been purchased and taken down, and in their place, and adjacent to our old premises, we have now standing one of the most up-to-date abattoirs in the country, containing large cattle lairage, slaughter and dressing rooms, with the usual appurtenances.

CHAPTER XXXVII

1906.

The Soap Trust—Its Probable Effects—Its Failure—Cheese Judging—Death of Mr. Crook—Annual Party—Official Changes—Scope of the Society—Tributes to Pioneers and President—Petition on Free Importation of Canadian Cattle—Plymouth Society's Libel Action—May Day Procession—Bow Street Office Extension—Further Deaths Recorded—Solicitors' Charges Reduced—Banana Conditioning Room Provided—Laundry Considered—Lamb Brow Land Acquired—Mr. Forber Appointed J.P.—Soap Again—Need to Support Co-operative Productions—Secretary's Report for Year.

THE one great question that claimed the attention of the newspaper world at this time was the much-talked-of soap combine. It loomed so large that it almost overshadowed the business of the Imperial Parliament. It was the first subject of conversation whenever Co-operators met, and the question was often asked: What are the leaders in the movement going to do in the matter? Certainly an opportunity presented itself that could not have been secured by the spending of hundreds of pounds in advertising. The country had been aroused, and the attention of the people drawn to the possible formation of one of those trusts which in the past had largely benefited those at the head at the expense of the worker.

Much had been done up to that time to obtain the trade in this useful commodity from Co-operators, and success in this direction had to a certain extent been secured. Now, however, was the time for a bold step on the part of those at the head to be taken, to see that no efforts were spared in bringing before the members the effect this monopoly

would have if it were successful. The members themselves could play a very important part in this matter if they realised that as a Society we have large investments with the Wholesale Society, and that the Wholesale manufactures soap of various qualities, and, though doing a very respectable amount by way of trade, are yet prepared to increase the output very largely. This is also important as regards the workers, and, as the members of the Co-operative movement are chiefly drawn from this class, it is our duty to see that the rights and privileges of all workers are protected.

But, after all, these great schemes are not without their lessons. They bring before us with greater force possibilities that had hitherto made only a faint impression. We see, in the scheme referred to, the power accumulated capital may possess, and as such control the industries of the people, pointing to the time when these industries will be carried on by the collective capital of the people in the interest of the people.

Co-operators watched with interest the proposed soap combine. That such trusts are not conducive to the best interests of the workers has been proved beyond doubt, and, judging the attitude of both the wholesale and retail dealers, it is feared that they, as well as the consumer, would have suffered. Fortunately, the scheme failed. Too many powers were arrayed against it, no small one being the power of Co-operation to supply their wants themselves.

The Co-operative movement has been honoured, and the Bolton and Farnworth Societies especially so, by the selection of their respective Managers, Messrs. Pomiret and Allen, as cheese judges at the Great Eccleston Agricultural Show, the most representative Agricultural Show in the Fylde district. It was no mean task that these two gentlemen had to perform, 237 cheeses being in evidence, yet their work was done in such a manner as to give every satisfaction to all concerned. Further, the fact that two such important officials in our respective Societies should be selected to act in this capacity will give confidence to every member, for it is evident that persons outside the movement are prepared to put trust in their judgment.

It is with very deep regret that we have to place on record the death of one whose name for many years was associated with our Society, viz., Mr. James P. Crook.

Mr. Crook, who was sixty years of age and had been in failing health for some time, on Friday, February 6th, 1906, passed away after a somewhat distressing illness. As a Co-operator, Mr. Crook was thorough and active. Amongst his work outside the Society Mr. Crook was, no doubt, best known as Secretary to the Bolton District Co-operative Association, which position he held for many years. He will be very much missed at the quarterly conferences, the quiet and unobtrusive manner in which he carried on his work being characteristic of the man himself. The Committee of Management and the Educational Committee forwarded letters of condolence and sympathy to his widow and family, in which every member of the Society certainly joined. He was interred at St. Peter's, Halliwell, on Thursday afternoon, February 15th, 1906, amid many manifestations of sympathy.

On the occasion of the forty-sixth Annual Tea Party and Entertainment on Saturday, February 17th, members to the number of 1,000 assembled for a well-served tea, and they were joined by numerous delegates from surrounding towns, full of interest in the Bolton Society and its phenomenal growth. Tea over, there was an adjournment to the Temperance Hall for the speaking and entertainment. In this respect Co-operators afford an excellent example to other bodies. A splendid entertainment is provided, and it is not allowed to suffer owing to prolific speaking. Mr. William Yates (President) was supported in the chair by the officials and members of the General and Educational Committees.

Mr. Yates said he was conscious of one advantage he had over the artistes who had pleased them so well in that he had no fear of an encore. But it carried with it a disadvantage, for, as they were anxious to resume the programme, they would be equally desirous that the speeches should be speedily finished. If he were dull he would promise them that he would not be long. He sincerely hoped they would carry out their promises to read the report, for it contained information which was of the greatest importance to every one of them. There was one

feature in it that happily was not often seen there. He referred to the death of their Manager (Mr. Hackney). He had gone, but the memory of his life, his fidelity to the Society, and to those who were members of it, ought to be an inspiration to them to be true to that to which they had put their hands. He was thankful to say that, whilst they had lost one who had been faithful above measure, they had been able to place in his position one who had grown with the Society. The Committee had not had the least doubt since they made the appointment that Mr. Pomfret was the right man for the place. Further, the one whom they had appointed to fill the office of Secretary, formerly occupied by Mr. Pomfret, had also proved to them that he was the right man for the position. They might rest content that, whilst they had as permanent officials men with enthusiasm for the Society, whose love for its best interests was dear to their hearts, they need have no fear but that the future progress of the Society would be as marked as it had been in the past. He wondered if they had thought about the link of connection there was between the Society to-day and the distant past, the days of nearly fifty years ago, when a few handloom weavers formed the Society. They were bold men, and they were men of zeal, faith, and enthusiasm. They laid the foundations of the Society deep and broad, and they were now building upon foundations well and truly laid, so that when they thought of their great and gigantic position they must not forget the men who laid their foundations. The past had been glorious almost beyond man's thought. The future he believed to be absolutely safe. They had not the least doubt what the future would be. There were many young men and young women there that night, and to them he wanted to make a claim and an appeal. "The Old Brigade" of the Society was passing away. They had fought their battles, and they had won their victories. In the fight they were courageous and faithful beyond measure, and they were leaving them a grand, a priceless heritage, and it was for those younger in life, with strength of body, mind, and heart, to carry forward to its highest development the Society of which they were members.

At the Committee Meeting, Monday, February 12th, 1906, the Chairman referred to the death of Mr. James P. Crook, an active member of the Society, and the Secretary was instructed to send a letter of condolence to his widow and family. It was also resolved that we be represented at the funeral.

The following are the most interesting resolutions of this year. They explain themselves.

Committee Meeting, Thursday, March 22nd, 1906.—That a petition from this Society be sent to the members of Parliament praying for an amendment of the existing Acts so as to allow of the free importation of Canadian cattle into this country.

The success of the Plymouth Society in their action against the *Tradesman and Shopkeeper* will no doubt deter others from making unwarrantable attacks on either Co-operators or other individuals who happen to do their trade on different lines than themselves. In his summing up the judge said a paper had a right to comment fairly, and it would be a matter of public interest if they could prove that a Co-operative Society, or any Society, was robbing its members. But if the facts were not true to the writer's knowledge he might as well write what was untrue. Our sympathy was shown at the Committee Meeting, Monday, April 9th, 1906, when it was resolved that a letter of congratulation be forwarded to the Plymouth Society on the result of the libel action.

Committee Meeting, Monday, May 7th, 1906.—That a letter from this Committee be sent to the carters, congratulating them on the smart appearance of their horses, &c., in the May Day procession.

The Committee of Management forwarded to the carters in the employ of the Society a letter of congratulation on their smart turnout in the May Day procession. This will, no doubt, be supported by every member who was privileged to witness it, regret being often expressed at the unsatisfactory state of the weather, which no doubt marred the effect.

Committee Meeting, Monday, May 14th, 1906.—That Messrs. Bradshaw and Gass be instructed to prepare plans for a building in Bow Street three storeys high, for office and Educational Department accommodation.

These premises were completed and opened at Jubilee time in 1909.

At the Monthly Meeting, Monday, June 4th, 1906, the Chairman referred to the death of Mr. Squire H. Pilkington, once a Director of this Society; also to the death of Mr. Thomas Smith, the oldest servant of the Society, he having served the Society for forty five years. It was resolved that letters of sympathy be sent to the bereaved families.

At the Committee Meeting on Monday, June 18th, 1906, the Chairman referred to the death of Mr. James Grime, a servant of the Society for the past nineteen years, and also a former Director of the Society. It was resolved that a letter of sympathy be sent to his family.

Committee Meeting, Monday, July 23rd, 1906.—That we agree to the reduced scale of charges to be made by our Solicitors for completing the transfer of the purchase of property.

Committee Meeting, Thursday, July 26th, 1906.—That a banana conditioning room be provided in the Central Grocery Warehouse.

A Monthly Meeting was held on Monday evening, September 3rd, Mr. W. J. Bradley (President of the Society) being in the chair. It was reported through the minutes of the Committee of Management that twenty shares had been taken up in the Deane Manufacturing Company, and the question of a loan of £5,000 was under consideration. Land had been already secured for a new shop in Great Lever in close proximity to the Great Lever and Ocean Spinning Companies. The question of a Laundry occupied attention at this time, though nothing eventuated therefrom of a practical character which had for its result a development of this kind locally.

Committee Meeting, Monday, November 12th, 1906.—That we accept the offer of a plot of land for a Branch Store situate at the corner of Lamb Brow and Eden Street, Astley Bridge.

Committee Meeting, Thursday, December 6th, 1906.—That we extend to our colleague Mr. William Forber our very hearty congratulations on his appointment as a Justice of the Peace for the County Borough of Bolton.

A Monthly Meeting was held on Monday evening, April 2nd, Mr. W. J. Bradley (the newly-elected President) being in the chair. It was agreed to recommend the next

quarterly meeting to pay to the North-Western Convalescent Association the sum of £500, this being agreed upon as a portion of the Society's contribution. A lengthy discussion took place on the question of Co-operatively-produced goods, special reference being made to the figures given at the last meeting of the Wholesale Society, referring to the great percentage of private makers' soap being used by Co-operators. It was felt that this ought not to be, as the quality of soap produced at Irlam, on the authority of those who had given it a fair trial, is excellent, in addition to the tablets being heavier than most of those supplied by private makers. It is to be hoped that the female portion of our members will take this question up seriously, as they are the principal users of this commodity, and have the matter to a great extent in their own hands.

Never in the history of the Co-operative movement, at least since its very early days, had the necessity for loyalty amongst every section of Co-operators been so great as at this time. For years a boycott had been carried on by a number of private traders acting in different centres and at different times, and, though causing much inconvenience and a great amount of agitation, their efforts cannot be called a success, for there was no doubt their object not only remained to be accomplished, but defeated itself. The attitude the leaders took up must commend itself to all open-minded individuals. To be told by any section of the community how profits must be disposed of, and upon what articles dividends must be paid, is contrary to the spirit and letter of our constitution. The present system of Co-operation was founded upon the principle of paying dividend according to purchases, so that the person who made the dividend should share it in its proper proportion, and to have this fundamental principle interfered with would be to weaken the movement's foundation. We don't want to weaken the foundations, but to strengthen the structure and uplift it yet to greater heights and higher achievements. What the future of Co-operation will be time alone will prove. Sufficient it be if we individually try our best to support all efforts for advancement along right lines, and the future will care for itself.

SECRETARY'S REPORT.

In reviewing the year 1906, one feels compelled to say a few words respecting the country generally, and I feel sure that you will endorse my words when I say that the year just passed will long be remembered as a year of great prosperity to the industrial section of the community. In placing before your notice a few of the figures comprised in the accounts of your own Society, I am pleased to say that we, as Bolton Co-operators, can look back with satisfaction at having largely shared in the prosperous condition of trade.

The Society's employes number 962, 712 being employed in distribution and 250 in production. The total wage bill for the year amounted to £54,927. 14s. 7d., in addition to which they have received £3,355. 1s. 5d. as bonus on their wages.

Notwithstanding the fluctuations in the market prices of everyday necessities of life, our profits have been well maintained and have enabled us to meet all our fixed charges, such as depreciation on our buildings, fixed stock, &c., interest on members' share capital, educational grant, bonus to employes, &c., and to pay each quarter a dividend of 3s. in the £ to members on their purchases, and which dividend for the year reaches the very large total of £122,853. 15s.

The profits have also enabled us to make ample provision towards reducing the book value of our trade buildings, fixed stock, and coal wagons, as no less a sum than £8,736. 5s. 6d. has been used as depreciation during the year; and on an original cost of £257,233 12s. 11½d. these assets now stand in our books at £146,292. 2s. 1½d., representing a total depreciation of £110,941. 10s. 10d., or over 42½ per cent less than the original cost. In addition we have spent £53,479. 11s. 11d. in keeping our various properties in a good, sound state of repair, and which amount has all been charged against the profits.

Briefly, our position at the end of the year under review is as follows:—

	£	s.	d.
Total Value of Assets as per last Balance Sheet	865554	7	11
Total Liabilities	£739326	3	5½
Reserve Fund	15340	19	6
Dividend Reserve	2801	5	10½
Insurance Fund	10623	15	3
Balance Disposable	37462	3	10
	865554	7	11

The year 1906 has seen the opening of a new Branch Store at Brightmet, comprising Grocery and Butchering, which is doing a joint trade of over £140 per week. We commend this Store particularly to our members in the Brightmet district. A Branch Boot and Shoe Department has also been opened in Stewart Street, Little Bolton, and should meet the requirements of that district. Your Committee have also been watching the development and growth of several districts in the town, and the present year may see the establishment of Branches in Lamb Brow, Astley Bridge, and Calvert Road, Great Lever, and also the opening of a Butchery Branch in Deane Church Lane.

CHAPTER XXXVIII.

1907.

Prosperity Assured—Mr. Lander as Congress Head—Royal Agricultural Show—Motor Haulage—Thomasson Reading-room Lease—Annual Party—A Record Year—The Multiple Shop—Ambulance Box—Bonus Tea Motion Defeated—Cremona Congress—Insurance Fund—Petition to M.P.'s—Danby Road Land—Investment in British Cotton growing Company—Lamb Brow Shop—Holyoake Memorial—Investment Returns—Co-operative Land-clearing Society—Bakery Machinery—Secretary's Report for Year.

OUR Society was on the wave of prosperity, and all hoped the wave would rise higher still until it washed over the one-million barrier, with a few thousands to spare in spray. Well might our Secretary in his report be jubilant. Did the founders of the Society ever dream of its having 34,000 members, with a share capital of £716,590? Whilst this wonderful record had been in process of evolution the Society had consolidated its position. Its assets have been amply depreciated, standing at 42½ per cent less than original cost. We know that we are credited with an unbefitting eagerness for dividend. Those, however, who endeavour to cast the reflection probably have never read the balance sheet in all its details. The figures demonstrated that posterity would have to thank the present members for a splendid asset. This would be free to all, with the hope that with this instrument in hand they might push still further on Co-operative enterprise, and aid in solving the social problem of other times.

Facts are the best answers to insinuations. A glance at the balance sheet shows that a vast field yet remains to be covered. The C.W.S. has made great headway in its productive enterprise, and will do more if the Societies will give the incentive. If all capital accumulated by Co-operation were only retained in the movement and applied to the development of Co-operative production the days of selfish combines and trusts would soon be numbered. Meanwhile

we may congratulate ourselves on the exceedingly satisfactory result of the past year's operations, and that our President, Committee, officers, and staff are worthy successors of those who laid the foundations of the Society on a sound basis.

Great honour had been conferred upon Mr. Lander and Bolton Co-operators generally by the invitation to occupy the highest post that it is in the power of the Co-operative movement to offer, viz., the Presidency of the Co-operative Congress. It has now for some time been recognised that it is possible to find men in the movement who are able and willing to discharge the duties that devolve upon this high office. There are none more worthy than those who have been in the past, and are still, actively engaged in the work, upon whom such an honour should be conferred. With Mr. Lander the past twenty years have been a time of continuous and strenuous service. Even very early after he became an official of this Society he was in frequent demand for addresses at annual festivals and other gatherings in various districts. Mr. Lander has touched the movement at almost every point.

In recognition of this honour the following resolution was passed at the Committee Meeting on Thursday, January 3rd, 1907:—

That a letter of congratulation be sent to Councillor William Lander on the invitation extended to him to be Chairman of this year's Congress, to be held at Preston, and his acceptance thereof.

In connection with the Royal Lancashire Agricultural Show, held locally, at the Committee Meeting, Monday, February 18th, 1907, the following resolution: were passed:—

That Mr. Forber be appointed to represent this Society on the Local Committee of the Royal Lancashire Agricultural Society.

That we recommend our members to subscribe the sum of fifty guineas to the local fund of the Royal Lancashire Agricultural Society towards the expenses of the Show to be held in Bolton.

As the result of reports obtained on the question of motor haulage, and the results obtained from the trials, at the Committee Meeting, Thursday, February 28th, 1907, the following minute was entered on the books:—

That, after exhaustive inquiries and an extended trial, we are of the unanimous opinion that motor haulage is not suitable for the requirements of our Society.

Prior to the holding of the Monthly Meeting the following

resolution was passed at the Committee Meeting, Monday, April 1st, 1907:—

That the Secretary affix the seal of the Society to an indenture made between Kathrine Thomasson of the one part and this Society of the other part, being a lease for a period of five years of the premises known as the Thomasson Co-operative Reading room.

The Monthly Meeting was held on Monday evening, April 1st, 1907, Mr. W. J. Bradley (President) being in the chair. After reading the minutes of the last meeting, Mr. Hilton, having noticed the large number of new members joining the Society, suggested that in future when a person joined they be presented with a copy of the *Co-operative News*, so as to acquaint themselves with what is going on in the movement. This suggestion was at once accepted by the Educational Committee, who would bear the cost of the copies supplied. The renewal of the lease of the Thomasson Room for a further term of five years from April 30th, 1907, was confirmed by the meeting, several members speaking for the resolution in appreciation of the action of Mrs. Thomasson and her son in thus carrying out the desires of the late Mr. Thomasson in this respect, and in again honouring the Bolton Co-operative Society by allowing them to assist in carrying out this good work.

Our forty-seventh Anniversary still showed the Society full of vitality, and the members came together on Saturday, February 16th, 1907, with great reason for congratulation. Taught by long experience, the arrangements for tea were ably carried out, over 1,000 having tea at the Victoria Hall and the Co-operative Hall, Bridge Street.

There was a good representation of delegates from neighbouring Societies, who had tea at the Spinners' Hall, and no doubt would go away inspired by our record.

Mr. Forber, J.P., at a subsequent stage occupied the chair temporarily, and stating that Mr. Bradley had been asked by the Committee of Management to give an address, called upon that gentleman.

Mr. Bradley, who was well received, said that, in the first place, he wanted to thank the Committee for the honour they had conferred upon him in asking him to deliver the annual address in connection with that gathering. He also

felt indebted to the members of the Society for the kindness and consideration shown towards him during his year of office, and also for the honour they had conferred upon him by re-nominating him for the position, which practically meant his election for another year. He said he felt it to be an honour to be President of that Society in spite of those who said that the Society was not as good as it might be, for he represented a Society which was doing much good, had done much good, and would do much good for the people of Bolton. He was also pleased that he had to address them at a time when everything was so bright and prosperous, not only in connection with that Society, but also in the prospects of the town and the country generally. They were living under the blessings of an international peace, and, as working people especially, they were feeling the blessing of peace, which brought increased prosperity in trade, and that meant increased comforts for the workers of the country. As to the Society, in the first place, he could say that it had enjoyed an unprecedented year as regarded its trade. It was only to be expected that the continued prosperity in trade would send up their receipts, and when he told them that in the past year the Society's trade had increased by £40,000—the highest increase by £22,000—they would agree that it had been a record year. That progress was being maintained, for during the nine weeks of this year, when they had hoped to get £1,000 a week increase, the amount was £1,100 a week increase—that was on the corresponding weeks of last year. He thought that was ample testimony to the fact that the members of the Society were satisfied with its working, and were partaking of the blessings which it offered them.

At a Concert held in the Victoria Hall on February 27th, Mr. Seddon, M.P., exposed many of the fallacies which have been created in connection with the Co-operative movement, and showed that the private traders' greatest enemy was not the Co-operative Stores, but the multiple shops. This was a ferocious and a brutal competitor. By contrast, Co-operation was kindly indeed. It was the outcome of the growth of education, whereas the multiple form was the concentration of capital upon a district, or street, to capture

legitimate trading by underselling and undercutting, and to kill off the one-shop man. A few extracts from the speech are perhaps all that is necessary here.

It was not for the few to amass fabulous fortunes whilst the multitude starved. It was the common right that the brain and muscle which produced the wealth should participate in the yield, and it was this right they insisted upon. There was no underselling, no sweating, no hoarding up of wealth; the people had a full voice in the management of their undertakings, and the reward was seen in the uplifting of the masses. The old-time robbery of the days of the Truck Act was substituted by an act of justice, and its benefits were to be witnessed in every town in which Co-operation thrived. Bolton was one of these towns, and, having tasted of the fruit of their labour, they meant to go on, despite attacks which were all the more bitter because they were unfounded, for the greater the volume of their production and distribution the greater would be the advantages accruing to the democracy, who had too long toiled for the few, whose only interest too often lay in the cash dividend to be sweated out of them.

To meet any accidents that might occur at any time, the following arrangement was made at the Committee Meeting, Thursday, May 9th, 1907:—

That the necessary requisites for rendering first aid be purchased and placed in the Central premises.

At a Monthly Meeting held on Monday evening, June 3rd, 1907, Mr. W. J. Bradley occupied the chair. There was a crowded attendance of members. The following recommendation by the Committee of Management was introduced by the Chairman, after which questions were invited, the General Manager (Mr. J. Pomfret) ultimately being called upon to introduce the subject:—

That the Society enter into a new departure in connection with our tea trade. That a special tea be sold, to which a coupon will be attached to every quarter-pound packet. Each coupon will be valued at 3d. The coupons may be accumulated for any length of time, and spent at any time in any of the departments from any of the stocks held, except foodstuffs and coals.

The statement was made that we were not getting all the tea trade of our members, many of them evidently taking

their trade elsewhere, presumably to those shops where presents were the chief attraction. It was with the object of securing this trade that the recommendation of the Committee of Management was brought forward, and also to give them some substantial goods from other departments. The discussion was carried on with much vigour, the speakers being generally opposed to the proposal, and when the vote was taken the recommendation of the Committee was defeated.

The following resolutions explain themselves:—

Committee Meeting, Thursday, June 6th, 1907.—That the local M.P.'s be written to asking for their support to the Canadian Cattle Bill and the Butter and Margarine Bill.

Committee Meeting, Thursday, June 13th, 1907.—That we recommend our members to send a delegate to the International Congress to be held at Cremona (Italy) from Monday, September 23rd, to Wednesday, September 25th, 1907. That we nominate our President (Mr. Bradley).

Committee Meeting, Thursday, June 20th, 1907.—That the sum of 450 each half year be added to our own insurance fund for a fund to cover risk under the Employers' Liability Act, 1907.

Monthly Meeting, July 1st, 1907.—That the Chairman (Mr. W. J. Bradley) be delegated to represent this Society at the International Congress to be held at Cremona in September.

Committee Meeting, Thursday, July 11th, 1907.—That the plot of land on the plan submitted be secured for a Branch Store at Calvert and Danby Roads at the ground rent named.

Committee Meeting, Monday, July 29th, 1907.—That we take up 100 £1 shares in the British Cotton-growing Company Limited, and ask the members' Quarterly Meeting to confirm the same.

Committee Meeting, Monday, September 2nd, 1907.—That we tender to Mr. T. Lee and the subscribers of the box our best thanks for their efforts in obtaining the transfer of the ambulance box, and that the same be placed on the landing at the entrance to the Restaurant Department.

At the Committee Meeting, Thursday, October 3rd, 1907, a deputation of Branch Managers waited upon the Committee advocating the adoption of the sale of bonus tea on account of the demand by the members for the same.

Committee Meeting, Thursday, October 24th, 1907.—That arrangements be made for the opening of Lamb Brow shop on November 14th.

The Half-yearly Meeting was held on Bank Holiday, August 6th, 1907, at 7-30 o'clock in the evening, under the presidency of Mr. W. J. Bradley.

The balance sheet for the half year ended June 11th, 1907, was submitted to the meeting. The Committee's report upon the same was as follows :—

Twelve months ago we brought before your notice a balance sheet which we at the time considered to be very pleasing indeed. We are now, however, at the close of another June half year able to report to you even a more prosperous six months than last June, inasmuch as our records still increase. Our members will, no doubt, view with a great amount of satisfaction such increases as we have already mentioned, and we are pleased to add that, whilst our sales have largely increased, our net working expenses are slightly down, with the result that we are able to recommend the disposal of a balance after paying to our members a dividend of 3s. in the £ for both quarters of the half year, and providing other charges, as will be seen in the proposed disposal of balance account; to our reserve funds the sum of £1,850; and to devote to special depreciation of Ship Canal shares and coal wagons account, £1,223; leaving a balance forward to next half year of £1,736. 1s. 1½d. We are anticipating, however, that something like £420 of this will be required if we are agreed to contribute our share to the "Holyoake Memorial" (Union's new offices). We would also like to add that building operations are now in progress for a Butchering Department adjoining our Willows Lane Branch, and for a Branch Grocery at Lamb Brow, Astley Bridge, which we hope will be a benefit to our members in these districts.

Also, upon the recommendation of the Committee of Management, it was decided to subscribe the sum of £419. 1s., being our contribution at 3d. per member to the Holyoake Memorial, which is to take the form of new central buildings for the Co-operative Union.

The balance sheet submitted to the Half-yearly Meeting gave every satisfaction to all present. Outside criticism by irresponsible persons who, having nothing at stake, and whose one desire was to create unrest and dissatisfaction, apparently had little effect. The increases were certainly very encouraging, and were a true indication that the movement was strongly and deeply rooted in the district. The total sales recorded in June, 1906, established a record, but in the year 1907 an increase was shown of over £22,000. Membership then totalled a very respectable figure—33,524; though the purchases per member did not appear large when compared with some other Societies who had not the open membership. Yet we may look upon the steady increase in this respect as some guarantee that Co-operation

was gradually training its members to the advantages of the movement, and that from this fact the future was somewhat assured. The increase in the investments was a point that required care and experience, and, judging from the return as per the balance sheet, this seemed to have been wisely exercised. To receive almost 4 per cent was certainly matter for congratulation, and spoke well for the judicious selection of investments in past years. Whilst the Committee of Management exercised this care, and their actions were subject to the approval or otherwise of the members, all might rest assured that their interests were safely guarded. Turning to the results of the half year under consideration, the Management were to be highly complimented. With such proposals for the disposal of profits, and the same to be accepted without comment, must have been very gratifying to all concerned.

One feature in disposing of the profits of our Society is that when the results are exceptionally good, care is always taken to add to the reserve funds, and to devote a proportion to special depreciation. This is, no doubt, a wise policy, and will have its effect in the future. If we have before us the true principles of equity, or fair dealing between man and man, and a true unity of purpose within, we may treat with contempt unwarranted criticism from without.

The Quarterly Meeting of the members of our Society was held in the Co-operative Hall on Monday evening, November 1st, Mr. W. J. Bradley (President) presiding over a very representative meeting of the members.

A recommendation by the Committee of Management—"That we invest the sum of £100 in the proposed Co-operative Landowning Society"—was endorsed, after the same had been discussed by the members, who were given to understand that the amount would only be invested, and that the proposed Landowning Society would only proceed when they had raised £20,000 for that object.

The following resolutions appear on the books at this time:—

Committee Meeting, Thursday, December 5th, 1907.—That the plans submitted for alteration of house, Chorley Old Road, to Butchering, be approved, and the persons named be asked to tender for the same.

Committee Meeting, Thursday, December 26th, 1907.—That the motive power of driving in our Bakery Department be converted from steam driving to electric motor driving.

That the dough divider supplied by T. Melvin and Son for the Bakery Department be purchased at the price named, together with the special table for same.

SECRETARY'S REPORT FOR THE YEAR 1907.

The year 1907, whilst of a prosperous character, has not passed over without several matters arising which would have threatened the country's reputation had the results turned out to be as serious as at one time they seemed likely to. I refer particularly to the railway agitation and the cotton outlook. Happily for all concerned both have passed away, and we are once more freed from any commercial warfare. It may please you to know that we, as Co-operators, took some little part in endeavouring to secure a settlement of the railway crisis.

And now to speak of ourselves, or Co-operation locally, we, without egotism, cannot fail to congratulate ourselves when we look at our position at the end of another year; and, whilst we are showing such large increases, we would still urge our members to even greater efforts in the future, keeping always in mind the fact that 1909 is our Jubilee, and also our ambition to gain that coveted million of trade.

Reviewing, then, our financial year, ended December 17th, 1907, the first matter that will catch the eye will be our sales, which during the year have grown so largely. The sales for the year amount to £909,770. 18. 8½d., being an increase on the previous year (which was a record year) of £65,791. 8s. 9½d., or an average weekly turnover of £17,165, with an average weekly increase of £1,241. 7s. 2d. Our members are to be congratulated on reaching for the first time the £900,000, but we would like to urge even a greater increase for the next two years, in order that our ambition may become a reality by the end of 1909. It may interest our members to peruse the following table, showing the departmental receipts for the year 1907:—

	£	s.	d.
Grocery	557,241	15	10½
Bakery	71,747	8	1
Drapery	72,504	17	6
Hosiery and Shew	42,498	0	1
Tailoring	23,583	9	5
Furniture	12,001	7	1
Hat and Cap	5,706	0	10
Confectionery	2,707	3	3½
Jewellery	1,607	15	6
Restaurant	1,100	10	10
Painting	200	0	2
Coal Bagging	9,000	5	0
Milk	22,123	6	6
Warehouse, for Empties, &c.....	3,863	5	3

£909,770 18 8½

The year has been a very trying one as regards market prices, largely brought about by the American financial panic and our own

country's heavy Bank rate; but, notwithstanding all these, we have been able to maintain our proud position as a commercial concern, charging a fair price for the best quality of articles supplied, and paying our usual 15 per cent dividend on purchases throughout the whole of the year. I may also mention here that, with the December quarter, we paid our twenty-fifth successive dividend of 3s. in the £, and it may interest some of our members to know that at the time our dividend was raised to the latter amount the sales for the year amounted to only £772,347, whilst this year, as I have already pointed out, our sales have been 1,009,770, an increase during that period (six years) of £137,423.

As regards our membership, we are pleased to report a continued increase of the citizens in our town who recognise the stability and usefulness of our movement. The number of persons qualified as members of our Society is 34,198, which is an increase on the previous year of 1,111, against an increase of 795 in 1906.

The share capital of the Society has likewise increased, the amount of £699,662. 1s. 2½d. in 1906 having grown to £716,590. 15s. 6d., an increase of £16,928. 14s. 3½d. In this connection I would like to give a simple illustration of one of the benefits of our Society as represented in its share capital. The year under review saw for the first time a week's holiday taken by the working classes of Bolton, and during the ten days prior to the holiday commencing no less than the sum of £26,000 was paid out in hard cash to our members—a truly hard time for our office staff, who did their work well, but pleasing to the observer who noticed with what pleasure the members came to draw what was theirs to help to give them the pleasures and recuperation of a week's holiday—many of whom probably for the first time during their working lives enjoyed this privilege. Thus can the benefits of Co-operation be told over and over again.

Our employes now number 977 (726 distributive and 251 productive), the wages paid to them being £59,043. 4s. 5d. for the year. We have also divided amongst them a bonus of 2½ per cent of the profits, which bonus amounts to £3,457. 3s. 9d. During the year under review your Committee have brought into existence a scale of wages for employes, which they have accepted with great appreciation, and which has been published *in extenso* in the official organ of the Amalgamated Union of Co-operative Employes. By this scale alone our wage bill has been increased on the year by the sum of £1,000—almost £20 per week.

The year has also seen extensions in our business departments. New Branches have been opened at Lamb Row, Astley Bridge (for grocery), and Deane Church Lane (for butchery), whilst new premises have been purchased adjoining our Ivy Road Branch for a much-needed addition to our Butchering Department, and also land secured for a new Branch in Calvert Road, Great Lever. The tender has also been let for new offices and educational premises in Bow Street, and we expect that building operations will have commenced ere the members have this report in their hands.



BOLTON CO-OPERATIVE SOCIETY LTD : NEW OFFICES & EDUCATION DEPT.
Ground plan & Elevation Bolton

CHAPTER XXXIX.

1908.

Increased Trade—Land Question—Annual Party—Hope of Brighter Days—Self-reliance Created—Scholarship Scheme Passed—Death of Jonathan Fishwick—Calvert Road Extension—Settlement of Bakers' Dispute—Halliwell Road Boot and Shoe Department—Ground Rent Purchased—Telephone Plant—Week's Holiday Granted in the Productive Departments—Term of Office on Committee Fixed by Rule—Abolition of Employes' Bonus—Bonus Tea Adopted—Report of Year's Work.

AS Co-operators we are naturally proud of the exceptionally increased trade throughout the country, and especially in the movement to which we belong. As a movement of progress we cannot get a better example than our own Society, and when its history is read it will be seen that its growth and progress have been marvellous. The great increase in trade—nearly £66,000—during 1907 is a standing proof of the steadfastness and loyalty of the members. Having in mind the fact that prices had been generally higher during the previous half year, the total increase for the year was very satisfactory. During 1897 the sales amounted to £581,796, and in 1907 to £909,770, an increase in ten years of £417,974, or an average yearly increase of over £40,000.

Whilst being pleased to record these facts, and also to note that there is a slight improvement in the average purchases per member, there is still room for greater development.

It is not only the increase in distributive sales that we wish to record, but that there seems to be a strong progressive spirit generally pervading the movement. The spread of Co-operative productions is very marked.

The land question, which has received considerable attention from a section of Co-operators, is being pushed to the front under various forms, and will be much discussed in the immediate future, for there is no doubt it is at the root of many of the social evils with which we are faced.

ANNUAL PARTY.

In figures two or three feet deep the splendid records of the work of the year 1907 were set forth before the large and enthusiastic audience assembled on Saturday night, February 15th, 1908, in the Temperance Hall. The occasion was the forty-eighth Annual Tea Party and Entertainment held under the auspices of our Society. Mr. W. J. Bradley (President of the Society) was in the chair, and supporting him were Mr. Duncan McInnes, J.P., Mr. A. H. Gill, M.P., the Directors, the officials, and others.

The President, in his speech, said the past year had been a record one in the history of the Society. The income was the highest they had ever had, and, speaking from an intimate knowledge of every department and every part of the Society's business, as well as its investments, its building account and its Savings Bank, he could say there had been progress all along the line. The Management and the work of officers and servants generally had been excellent; in fact, the whole organisation was a distinct credit to the Society. The Chairman then briefly introduced Mr. Duncan McInnes, J.P. (Director of the Co-operative Wholesale Society), as one of the men the Co-operative movement had made.

Mr. McInnes said he rose with considerable pleasure, as well as with a degree of diffidence—pleasure at being associated with men actuated by the same hopes and aspirations as he was, and diffidence on seeing the formidable figures showing the results they had attained, for he had been accustomed for many years to speak on Co-operation in small towns, villages, and hamlets. He wanted to speak to them briefly that night on the drier aspect of the movement, the economic principles, and to say to them that if working men and women could realise that each day's labour brought them nearer the time when they would be free from the care of the morrow, free from anxiety against old age and its attendant ailments, their lives would be very much brighter and happier, and they would engage in the daily labour with more zest and greater hopefulness. Mr. McInnes next proceeded to show by contrast what

Co-operation was doing in France and in this country. Though not applying wholly in France the following method largely prevailed in that country. Supposing a body of working men in France decided to start a Co-operative Society they would subscribe 30 francs each. No interest would be given them upon the capital. With their 30 francs they would rent a shop and equip it with fixtures and saleable stock, and they then would concentrate the whole of their purchasing power on their own shop—as loyal Co-operators ought to do. After six months there was the usual balancing, a dividend declared, and each member would get a dividend warrant. With that warrant he or she would go to the Stores and get paid, not in cash but in kind. Thus the French Co-operators derived the advantages they in Bolton derived by doing away with intermediaries and middlemen, but there was one result which Bolton got that the French Co-operators did not, and that was that in France they did not build up capital to be used in the interest of the masses of the people. There was a Society in Wisbech, Cambridge, founded by Joseph Arch many years ago in connection with an agricultural population. That Society practised the same policy up to a few years ago, up to which period it had from the start simply been marking time. As soon, however, as they practised the Rochdale system of leaving the dividends in the Society they began to show a steady growth. Co-operation was therefore exemplified in their Society as bringing about a more equitable distribution of wealth. Of course, he should be very foolish if he said the working classes were not better off now than they were fifty years ago. It was quite certain they were better off, but their point was that while the country had been increasing in wealth year by year, the class which had done so much in the creation of wealth had not got an adequate share of it. They wanted to bring about an alteration in the condition of things by the exercise of a manly independence and forethought. The working classes were only getting a fractional part of what they produced, and the conditions must be altered. They did not reasonably participate in the product of their labour. That was clear. Now they wanted each one to

look upon Co-operation as a means, and a good means, of promoting an equitable distribution. He did not say equal distribution, for if they had equal distribution he knew some workers who would gamble away their share by next Tuesday. Equitable distribution was what they desired.

In a few words, Mr. Martindale proposed and Mr. Greenhalgh (Chairman Educational Committee) seconded a vote of thanks to Mr. McInnes for his presence and address.

Mr. A. H. Gill, M.P., supported the motion. He said he was pleased to see such a large audience and to have heard the excellent address of Mr. McInnes, who was a Director of the great Co-operative Wholesale Society, whose ramifications were world-wide. When they saw that this Society had alone contributed a capital of £716,000, and when they found that associated with the Wholesale Society there were 1,700,000 members, and the sales last year aggregated something of which they might be proud—namely, £24,000,000—it showed that they need not go outside their own movement for the purpose of finding sufficient ability to carry on their work. It had been said from time to time that there were not, among the working classes, men of sufficient calibre to carry on that movement, but in the success of the Bolton Society and of the Wholesale Society they had a living experience. The result that had been achieved in the last forty or fifty years showed that the people who made this charge did not know what they were talking about. The figures showed that the Bolton Society had a membership of 34,198, which was one-fifth of the whole population of Bolton—men, women, and children. This was a remarkable fact, and it proved absolutely that this movement had about it sufficient stability and sufficient stamina to justify the statement that it had come to stay. It was a people's movement. It was a twin movement with trade unionism, and the two working together had become very powerful indeed. He urged them to work, not only in distribution, but also in production, and to endeavour to raise the standard of life in the way it ought to be raised. They were all trying to do some good work for the country, and the Co-operative movement was one that had done

great good. It had created self-reliance, a spirit much to be commended, and that spirit, encouraged by the Society, had in turn enabled its members to provide capital which could be relied upon in time of need, and which further enabled them to purchase with ready money in any market they pleased.

The Adjourned Monthly and Quarterly Meetings of the Society were held in the Co-operative Hall on Monday, March 2nd, 1908. The President of the Society (Mr. W. J. Bradley) occupied the chair. A very good attendance of members was no doubt brought about by the important matter to be placed before the Adjourned Quarterly Meeting, namely, the proposed Scholarship Scheme, as suggested by the Educational Committee, which was discussed at some length, and finally it was proposed by the Chairman of the Educational Committee (Mr. Greenhalgh) and seconded by Mr. Dobson (of the same Committee) that the scheme should be put in operation. This was carried unanimously.

There passed away at this time, in the person of Mr. Jonathan Fishwick, one of the last links with the early days of this Society. In the year 1867 Mr. Fishwick was a member of the Committee of Management, and also Inspector of the Derby Street shops.

The Monthly Meeting of the members of this Society was held on Monday, April 6th, the President of the Society (Mr. Yates) occupying the chair. Mr. Yates, in opening the proceedings, referred to the death of one of the old pioneers of the Society in the person of Mr. Jonathan Fishwick, who was a former President of the Society and also a member of the Committee of Management. The members expressed their sympathy with the bereaved family by rising in their places, and instructed the Secretary to send a letter of sympathy to the family.

A Branch extension in Great Lever was carried out as recorded in the following resolutions :—

Committee Meeting, Thursday, March 5th, 1908. —That the plan submitted for Branch Grocery and Butchering Departments at the corner of Danby Road and Calvert Road, Great Lever, be approved.

Committee Meeting, Monday, April 27th, 1908.—That the Secretary do sign, on behalf of the Society, an agreement for the erection of new Store, Danby Road.

In connection with the Lancashire Agricultural Show, Mr. West (Manager of our Bakery Department) was appointed one of the judges in the Bread Classes.

At this time the dispute in the bakery trade in the town was amicably settled at a meeting of representatives held on Thursday evening, July 23rd, 1908. Councillor Parr acted as intermediary, and representatives of the Operative Bakers (with Mr. Emery, one of their leading officials), the Master Bakers, and our own Society (in the persons of Mr. Yates, President, and Mr. Bentley, Secretary) sat until 11-15 endeavouring to arrange terms which would be suitable and acceptable to all parties. The result of the deliberations ended in the time of starting being fixed at 11 p.m., which was a concession of something like two hours from some of the master bakers of the town; whilst the matter of wages ended in the men gaining an advantage of an increase. Other matters of detail were left to be arranged, the agreement for twelve months to be finally signed on August 4th. The resolution entered on the books relating to this matter is as follows:—

Committee Meeting, Saturday, June 20th, 1908.—That we allow the notice of the bakers to be withdrawn on the understanding that a conference be arranged between the master bakers, ourselves, and the men, and that we should have the same terms and conditions that are arranged at such meeting or conference as are allowed to the other master bakers of the town.

The next development was the provision of a Branch Boot and Shoe Department in the way embodied in the following resolution, which was passed at the Committee Meeting, Thursday, May 7th, 1908:—

That the plan submitted for the alteration of house, Halliwell Road, to a Boot and Shoe Department be approved, and the persons named be asked to tender for such alterations.

Another important resolution passed at the Committee Meeting, Thursday, May 28th, 1908, was:—

That we purchase the ground rent now payable by us on our Goldsmith Street Branch at the price named.

The telephone installation, which up to this period was the property of the Society, was finally dealt with as follows, owing to the changed conditions then ruling in the telephone world :—

Committee Meeting, Monday, July 13th, 1908. — That our present telephone installation be taken out, and the whole of our Branches, &c., be connected by the scheme now submitted by the National Telephone Company, on a five years' contract on the terms named.

Committee Meeting, Monday, August 3rd, 1908. — That we accept the offer of the National Telephone Company for taking down old plant, and also their allowance for old switchboards, instruments, &c.

The Half-yearly Meeting of the members of the Society was held in the Co-operative Hall on Monday evening, August 3rd, 1908. Mr. Yates (President) presided over a very largely-attended meeting. The Committee's report on the half year ended June 15th, together with the balance sheet, was submitted to the meeting and adopted.

The next item on the agenda was one of some importance, and which no doubt was responsible for the very large attendance of the members. This was a notice of motion by Mr. W. T. Jones, reading as follows :—

That a week's holiday, with pay, shall be granted annually to all employes in the Boot, Clog, Tailoring, and Painting Departments who have been in the service of the Society for twelve months.

The submitting of this motion led to a very animated discussion, in which many of the members took part, and the motion on being put to the meeting was carried by a very large majority.

A Special General Meeting of the members of our Society was held in the Co-operative Hall on Monday, September 7th. Mr. Yates (President of the Society) took the chair at the advertised time—7-15 p.m. The meeting had been called for the purpose of making an alteration to Rule 23, which it was decided should be registered as part of the rules of the Society. The following is the addition :—

No member of the Committee, having served four years in succession, shall be eligible for re-election until he has been off the Committee twelve months. In case of any vacancy arising through death, removal, or otherwise, such vacancy shall be filled up at the next General Meeting thereafter.

Mr. William Yates (President of the Society) presided over the usual Monthly Meeting of the members of the Society, held on Monday evening, October 5th, at 7-30 o'clock. The minutes of the General Committee were read by the Secretary, as was also the cash statement for fifteen weeks ended October 2nd, which recorded that the sales amounted to £236,534. 13s. 10½d., which was a decrease of £5,368. 1s. 6½d., as compared with the corresponding weeks of 1907. The President called the attention of the members to this decrease, which was only accounted for by the unsettled condition of the cotton trade, and, whilst regretting to record a decrease, expressed the opinion that it was not so great as anticipated. He appealed to the members present, and to those who were not in the meeting, for their continued and loyal support, remarking that it was in times of adversity that the benefits of Co-operation were very much in evidence.

The most important matter at this time was the abolition of the employés' bonus. The Quarterly Meeting was attended by a very large number of members, the attraction being several important resolutions on the agenda bearing on the business of the Society. The Chairman (Mr. William Yates) presided. The chief item was one of some importance, both to the members and the employés, being a recommendation to the effect—

That the payment of bonus half-yearly be dispensed with, and in lieu thereof an equivalent amount be placed on the wages of such employés.

The Chairman, in moving the recommendation, pointed out that the purpose for which the bonus was originally intended was now somewhat obsolete, and that at the request of the Bolton Branch of the A.U.C.E. the matter had received the consideration of the Committee. They, as a Board, were favourable to the proposal, especially when it was noted that it would increase the minimum wage from 24s. to about 25s. 6d. per week, and other wages in proportion, which, when compared with other wages in the Co-operative movement, could be considered as ranking in the first place. An animated discussion ensued thereon by many of the members, and the proposal, being put to the

meeting, was carried by a very large majority, only ten persons voting against. The Committee also recommended "That the Society should commence the sale of coupon tea." Mr. Pomfret (General Manager), in moving the resolution, pointed out at some length the advantages that would accrue to the Society and to the members generally by its adoption. This also was spoken on by some half-dozen members, and eventually carried by a majority of some 117 votes. Mr. S. Meadowcroft had also on the agenda a notice of motion:—

That in all future elections of the Committee of Management (including the President), or of the Educational Committee of this Society, the custom of placing a star opposite the names of the retiring members be discontinued, and that hereafter no mark of distinction shall be placed on any list of nominations or ballot papers.

This was seconded by Mr. Knight, and, after a discussion, was put to the meeting, and carried by a substantial majority.

SECRETARY'S REPORT FOR THE YEAR 1908.

Nineteen hundred and eight has come and gone, and with it one of the years when any attempts at record-breaking are set at naught by the fate of things we dream not of. Little did we expect when writing our last report that the year to follow would be one of severe trade depression, particularly in the engineering and allied trades, and that we should go through several weeks' conflict in the cotton trade, whereby those engaged in that branch of the nation's industry would lose many thousands of pounds in wages as well as the drain upon the savings that had accrued during the good years of the past. However, such is the year we have to review. Still, we can say we have not suffered to the great extent that many people anticipated; in fact, the early half of the year was one of prosperity, during which we recorded sales over the previous half year of an increase of £19,249 5s. 1½d. This amount was, however, wiped away by the fates already referred to. The sales for the year have totalled the sum of £888,389. 1s. 4½d., a decrease on the year previous (which was, by the way, one of fifty-three weeks' duration) of £21,381. 0s. 4d., but as compared with the fifty-two weeks of the same year a decrease of only £1,506. 8s., which, whilst not helping us to attain our million pounds, must be considered very satisfactory.

Turning to our share capital, we should hardly expect to show any increase, seeing that many of our members' earnings had either been taken away or had been considerably reduced. But such is

the case, and we are able to record an increase on the year of £8,454 1s. 9½d. in our share capital, which now stands at £723,943. 14s. 8d. It is here that one of the benefits of the Society is felt; during the good times members are able to save their money with us, and in the bad times, such as we have recently passed through, they are able to draw upon their own banking account for the necessities of life.

During the year we opened a Branch Grocery and Butchering Department in Danby Road, Great Lever, and also a new Boot and Shoe Branch in the higher district of Halliwell Road, and both departments are proving their worth to each district. We had also in contemplation the erection of a new Branch Butchering Department adjoining our Doffcocker shop, which we think will meet the needs of that growing district.

Two new departures have been introduced during the year. The first is the abolition of the system of paying bonus to our employes (a system which has been in operation for upwards of thirty-six years in the Society's history) and the adding on to their wages of an equivalent amount paid to them weekly. This has been the means of raising the scale of wages all round, and the Society is now placed in the very front rank of the movement in respect to wages paid. The second is the commencement of the sale of coupon tea, an entirely new feature in the trading branch of the Society, and a system whereby members save 3d. (in coupons) on every quarter pound of tea they purchase. The coupons can be exchanged for any article from the Society's stocks (except foodstuffs and coal) at the members' pleasure. This departure is already proving itself to be a very valuable addition to our trade.





DANBY ROAD NEW STORE (Grocery and Butchering).

CHAPTER XL.

1909.

Million Sales Mark Not Reached—Trials of Co-operation—Confidence Retained—Bolton District Co-operative Association—Minimum Wage Considered—49th Annual Party—Co-operation Linked with the Civic Life of the Town—Fiftieth Milestone—Gleams of Sunshine—The Children's Charter—Right Principles—Straight Questions—Equitable Distribution of Wealth—Ideal for Work—Co-operative Activities in Industrial Life—Eve of the Jubilee—Death of Mr. Tyldesley—Minutes of 1909—Educational Grant Attacked—Frechold Farm Acquired—Date of Opening New Offices Fixed—Custody of Shield Accepted—Jubilee Special Grants—Tribute to Pioneers—Mr. Bentley's Report—Membership Increase—Allocation of Profits—Success of Building Department—Further Extensions.

AT last we have reached the Jubilee and last year so far as this history is concerned. On reviewing the work of this year we at once see that the million sales mark has not yet been reached, the slackness in trade in the district and the interruption in the cotton supply (owing to the operations of a corner in the staple industry of the district) have all alike added their quota to the list of several drawbacks. However, we are near enough to the mark now to say confidently that the million will soon be reached and passed.

We are now entering upon another year, and as we do so our minds are still fresh with the events that have transpired in the year that is gone. To many it has been a time of anxiety and difficulty—of anxiety because of general depression in trade throughout the world, and of difficulty because of the great amount of distress that has followed in its train. During this period Co-operation has been

severely tried, especially in industrial Lancashire, for, in addition to the general depression, the unfortunate cotton trade dispute has made the difficulties all the greater. With some few exceptions the various Societies appear to have passed through these trying times fairly well. Under the conditions named a decreased trade was naturally expected, and contracted profits is bound to be the result as all fixed charges must be the same. The outstanding feature at the close of the year is that, so far as we are able to judge, Co operation has a stronger hold on the industrial classes than ever; they have found out its value and help in a time of need, and there is no doubt that it will be an object-lesson they will not so soon forget.

During the year we shall commemorate the Jubilee of the Society. We have now a magnificent organisation which has been built up from a very small beginning, and there are no persons more proud of the present position of the Bolton Society than those who laboured in the very early days of its history.

In several respects the Society has been very fortunate, which in a measure accounts for the present happy position. There have been no serious divisions amongst the members. And the reason for this may be found in the fact that the chief objects of the Society have always been kept to the front; the Society has not been used to serve the interest of any religious or particular political party.

Another important feature has been the confidence that the members generally have had in the Committee of Management and its officials. There has also been a determination on the part of the members to stand by the Society under all conditions, and this has established a growing confidence which has helped to build up the Society. If we continue to be actuated by this spirit we may look forward to still further advancement.

BOLTON DISTRICT CO-OPERATIVE ASSOCIATION.

The Quarterly Conference of the Bolton District Co-operative Association was held in the Co-operative Hall, Bolton, on Saturday, January 9th. Mr. Martindale presided, and gave the delegates a hearty welcome on behalf of the Bolton Society.

The Chairman then called upon Mr. William Yates (President Bolton Society) to read his paper, entitled "The Minimum Wage." Before reading his paper, Mr. Yates mentioned the position taken up by the Bolton Society at the Newport Congress, saying he was afraid his Society had been misunderstood on the matter. It was singular that, in spite of the resolution passed at Newport, the amendment which was moved by the Bolton delegates,

and rejected by an overwhelming majority, had really been carried into effect. The minimum wage had been discussed throughout the Co-operative movement during the past six months. Mr. Yates read his paper in a very effective manner, and it was very well received by the delegates present.

FORTY-NINTH ANNUAL PARTY.

MR. LANDER ON "CO-OPERATIVE IDEALS."

Balcony, area, and platform were well filled on Saturday, February 20th, on the occasion of the forty-ninth Annual Tea Party and Entertainment of the Society, which was held in the Albert Hall. The sight was a most animated one, and the scene when the Concert and Meeting were inaugurated with a full volume of melody in the "Hand-to-Hand March,"

Working men throughout the nation
Join us in Co-operation,

was one long to be remembered. There were fully 1,200 people present.

Mr. William Yates (President of the Society) occupied the chair at the short meeting, and was supported by Mr. William Lander (Director Co-operative Wholesale Society), who had consented to give the address, and the members of the Directorate, Educational Committee, and officials.

The Chairman (Mr. Yates) gave a good tone to the meeting by his breezy brevity. At the outset he gave a cordial welcome to one and all, and said they were delighted to meet in that beautiful hall. It belonged to every one of them as burgesses of that important borough. They believed that the Co-operative movement was closely linked with the civic life of the town or district in which it was to be found. It had always been so: Co-operators had always been in the forefront and taken their part in the work in order to bring the commonwealth to the highest point of excellence. Well, they knew as well as he did that this was their Jubilee Year. Mr. Bradley, his predecessor in that

position, pleaded that their trade should reach a million pounds. He did not know whether they would do it. He was rather inclined to think they would be just below in view of the depression in trade. But, despite the bad times commercially, he was delighted to say they found themselves as a Society favourably circumstanced at the present moment. Although this half year had only gone on a few weeks, the increase in their trade was over £2,000 above that of their record half year. He knew they would be delighted, and he believed they would do their best to make the Jubilee Year a year of records.

Mr. Lander, whose rising was the signal for much applause, said he desired to associate himself with the Chairman's words of congratulation upon the splendid gathering and upon the grand results of the work of the Society. The figures in the report spoke for themselves, and were an abundant testimonial to the value and appreciation of the Society's work in the town. Standing there his thoughts were reminiscent, and recalled to his mind that it was fifteen years ago that night since they celebrated the opening of their great Drapery establishment, which marked such an important development in their Society. They rejoiced then, and they rejoiced now, that they were approaching another landmark in their history. They were gradually approaching the fiftieth milestone on the journey of the Society's career. At these periods they were full of gratitude for all that the Society and the movement had done for them in the days gone past, and thankful for the men who had toiled for them. They rejoiced to know that some of them were with them that night. Co-operatively speaking in the larger sense, they had been passing through a dark period of depression, with its attendant poverty and privations. Though the lifting of the veil might be slow the cloud was gradually moving, and he felt sure they were getting bright gleams of sunshine, hope, and comfort in the great development of the growing desire on the part of all concerned for more peaceful and rational considerations in the settlement of matters in dispute in the way of conciliation boards, which were far more creditable to everybody than the barbarous methods

of strikes, with all their attendant evils. They were delighted to know that upon these boards would be seen the faces of some of their distinguished townspeople, selected from the ranks of the workers. They were delighted to know that one of their M.P.'s would be found adjudicating upon these matters, and that a lady (Miss Sarah Reddish) had been recognised as a fitting subject for this honour. They rejoiced that the democracy had been recognised, and was taking its proper place in the counsels of the Government, not only in the commercial life and the municipality, but in the nation itself. The year had been remarkable for other reasons which affected them very much as workers. They recognised a reforming influence in the right direction. The Children's Charter would shortly be in force, and the principle of old-age pensions was already in force. The training of the children was one of the matters in which they were deeply interested, and it was interesting to know that the ideals of Robert Owen, the founder of their great movement, ran along similar lines as the legislation of the character which they had been permitted to see. These were the care and the training of the young, the improvement of the industrial conditions of the workers, the brightening of that portion of the worker's life which formed so large a part of his earthly career, and the protection against calamity in the time of old age. These were the three points for which the founder of their movement strove and toiled.

THE EVE OF THE JUBILEE.

The forty-ninth Annual Social and Meeting of our Society, held in the Town Hall, was in every sense of the word a distinct success. Our General Secretary's report for the year was one full of cheery hopefulness, for, despite a period of great and disastrous industrial strife, combined with a remarkable trade depression, our volume of trade was undoubtedly well maintained. Not only so, our membership increased in a most gratifying fashion. In round figures our numbers were augmented by a thousand new entrants, carrying our membership to 35,000. This is greater than the population

of many an important town, and affords distinct testimony to the power we possess as Co-operators if only combinedly and unitedly our energies are well focussed and directed in the right channel. One special feature of our work is matter for sincere congratulation: we refer to the consideration shown to all engaged in producing and distributing under Co-operative principles. Our position in this connection is unassailable. We are in the very front rank in the matter of the wages scale, and the conditions under which our employes follow their avocations are equally favourable. Truly, we have cause for rejoicing and thankfulness for the progress which has attended us in the past, but we have no right to be content to rest on the laurels won. The great combines and syndicates formed to bolster up capitalism, and which lead to so much sweating, must be fought and conquered; the problem of slumdom must be faced with a determination to bring about a better state of things, and the worker must realise that he himself is the greatest factor in solving these and other social questions of the hour. This is no time for slackening, but rather for increasing effort. With the ever-growing power of Co-operation is an ever-increasing responsibility, and to attain to the usefulness which the cause demands every member must rise to the occasion and determinedly play his or her full part.

It was with feelings of great regret that we announced the death, at the age of seventy-two years, of Mr. Edmund Tyldesley, which took place at his residence, 10, Haworth Street, on September 18th, 1909. Mr. Tyldesley joined this Society in the year 1880, and very soon took an interest in the educational work connected therewith. Early in 1884 he was elected as a member of the Educational Committee, and in 1886 was appointed as Treasurer of the department. He was further honoured by being appointed as Chairman by his colleagues, a position he retained for three years in succession. He was placed on the Library Committee on joining the Board, and remained a member up to the end of his term of service in 1894. He gave much time to this part of the work, and advocated and heartily supported schemes for the improvement and extension of the Library.

EXTRACTS FROM MINUTES, 1909.

On the agenda for the consideration of the May Quarterly Meeting was a notice of motion submitted by a member of the Society which sought to reduce the educational grant from $2\frac{1}{2}$ per cent to a fixed sum of not more than £2,600 per annum. It was agreed that this item should form the subject of a Special General Meeting to be called later.

At a Special Meeting held on Monday, May 24th, a further proposal was made restricting the amount to £2,500 per annum. There were not many members present at the meeting. A very interesting discussion took place, but on a vote being taken both of the above propositions were negatived.

The Society became the holder of a farm in its own right at this period, as is recorded in connection with the Committee Meeting, Monday, June 14th:—

That we purchase the freehold land and buildings known as Newhouse Farm, Darcy Lever, containing forty-four acres.

Special General Meeting, Monday, June 21st: On account of the Bolton holidays and their interference with the Educational Election it was deemed advisable, on the recommendation of the Committee, that Rule 8, relating to the election of Educational Committee, should be rescinded, and it was agreed to insert the words—

Or at such other time as a resolution of a Quarterly Meeting may determine, but not more than seven days previous to or seven days after the first Monday in each month.

At the Half-yearly Meeting, Monday, August 2nd, it was resolved that to commemorate the Jubilee of the Society, which took place on November 4th last, the sum of not more than £3,000 be allocated for such celebrations, and that a Special Meeting of the members be called at a later date, due notice of same to be given, to receive the report of the Committee as to the manner such celebrations should take.

At a Committee Meeting, Thursday, October 7th, an interesting minute related to the new premises in Bow Street. The minute read as follows:—

That arrangements be made for the new offices to be officially opened on November 13th next.

Committee Meeting, Monday, October 11th.—That, on account of removal, the offices be closed the whole of Wednesday, November 24th, and reopened for business in the new premises on November 25th.

At a Committee Meeting on Thursday, October 21st, an agreement was authorised to be signed with the Co-operative Union for the safe custody of the Shield won by the Bolton Co-operative Choral Society at Hull on September 25th, and that the same be signed on behalf of the Society.

Committee Meeting, Thursday, November 25th.—That we forward the sum of £10 (in coupons) to the Bolton Poor Protection Society, being a grant from the Society's Jubilee Fund (this being the first payment out of the £100 allocated at the Jubilee meeting for the relief of distress).

Committee Meeting, Thursday, December 9th.—That we make a grant of 250 2lb. loaves to the Queen Street Mission, the value of such to be taken from the Jubilee Fund.

Committee Meeting, December 16th.—That after December 24th no further orders be given for the purchase of ———'s soap, and that the Co-operative Wholesale Society's Minerva Soap be substituted in its stead, and that a report of the sale of soaps be presented immediately after June stocktaking.

The last item of interest in connection with the year 1909 is a recommendation to pay a 3s. in the £ dividend for the checks brought in, and to carry forward to the next half year the balance of profit of £62. os. 10d.

A word might be added here that the Society has so far prospered as to be able to continue to pay 3s. in the £ up to its Jubilee Year, and still retain a small margin of profit, to be carried forward for future use.

The Jubilee of the Society no doubt furnishes many recollections of the early days in its history. Whilst we may not have amongst us the actual founders, there are those who have a good knowledge of the difficulties that had to be encountered before the Society obtained a firm footing amongst the people. These men were brought up amidst surroundings far different from what we find to-day. They lived the simple life by force of circumstances: their food was coarse, but it had sustaining and health-giving qualities, clothing plain but substantial, the education they had been able to obtain was scanty in the extreme. But with all

the disadvantages these men proved to be of sterling character and great worth. The men we should keep in mind, as their work was of the highest importance, and its value we have every evidence of to-day. In this and other countries monuments have been erected to perpetuate the memory of men who have done noble deeds of valour and of service, and, though it may not be thought desirable to keep in mind the work of the pioneers in this manner, yet it is incumbent upon us that we carry on the work they have begun with the same principles to guide us, and with the idea of assisting humanity to a higher plane.

SECRETARY'S REPORT FOR THE JUBILEE YEAR, 1909

"Great are the changes that time has wrought,
Great are the blessings honest toil has brought,
Great are the lessons learned and taught,
By fifty years."

The Jubilee Year of our Society, which many of us had looked forward to with a very expectant eye, is now a thing of the past. Happily, we can look upon it with feelings of thankfulness (though not realising, through fickleness of trade, our fullest aim, viz., a trade of £1,000,000) at its being the best year in the Society's long, triumphant march of progress.

In my report of 1908 an appeal was made to you to make the year 1909 a record year. Thanks to your loyalty, we have even exceeded our highest anticipation, and instead of the increase in our sales of £22,000 asked for then, you have increased the sales by £29,312. 4s. 2d., making the handsome total of £917,701. 5s. 9½d. for a fifty-two weeks' year, against £888,389. 1s. 4½d. for the fifty-three weeks' year of 1908. This result has not been attained without an effort, we know, on your part, as we must remember the early part of the year was not without its depression in the industries most of our members are interested in. And it is on that account we feel we can more thoroughly congratulate you on the excellent results attained.

Turning to the profit side of our business, the first half of the year was very satisfactory, but the second half not so good, mainly due to the high wholesale cost of many of the articles of ordinary consumption, and the fact that your Committee had the desire to retail to you the best quality of articles at only the most reasonable of prices. The profit for the year, after crediting you with £22,611 17s. 8d. interest on your share capital, has amounted to £140,374 17s. 7d., from which we have been able to maintain the usual 3s. in the £ dividend, allocating for that purpose £131,377. 13s., educational purposes £3,509. 7s. 4d., Jubilee Fund £2,500, dividend and reserve fund £2,799. 8s. 10½d., and for other small charges £147. 11s. 5d., and to carry forward the balance of £62. os. 10d.

At the close of the year we had 36,001 members on our books, an increase on the previous year of 807, whilst the share capital has also increased by £12,737. 18s. 7d., standing now at £737,783. 13s. 3d.

During the year we have added to our reserve fund £299. 8s. 10d., dividend reserve fund £2,000, insurance fund £750. 9s. 10d., bringing up the total of these three accounts to the respectable figure of £35,850. 8s. 8d. We trust our members understand the meaning of these reserves, and the necessity of building up the same during good times in order that the benefit thereof can be felt in times of unexpected adversity.

We have also continued depreciating as per our rules, and have written off £6,704. 1s. 6d. from our trade buildings and fixed stock, bringing the total cost of our buildings, &c., from £288,705. 2s. 7d. down to £156,003. 10s. 11d., in addition to which we have expended on the same the sum of £3,411. 16s. 8½d. in repairs.

Our Cottage Building Department has had, we think, one of its most prosperous years, having increased during the year from a balance of £366,622. 16s. 0½d. to the very large sum of £404,993 3s. 8½d., being an increase on last year of £38,370. 7s. 8d., the amount having totalled £105,120. 5s. 11½d., whilst there has been repaid by the members of that department £66,755. 18s. 3d. We have here at Bolton one of the largest Cottage Building Departments in the movement, finding for us a profitable outlet for our share capital, and at the same time helping our members to solve for themselves the housing problem.

Your Society has often been charged with not paying taxes. This can easily be refuted by reference to the balance sheets for the year, which record payments for rates and taxes to the extent of £3,026. 9s. 11d., and for licences £31. 15s. 10d. We also find a considerable amount of employment for the inhabitants of Bolton, our employes numbering 1,009; 246 are engaged in production and 763 in distributing the articles for sale, the wage bill for the year of both combined amounting to £65,716. 11s. 0½d.

Your Committee have, with a view to extending the business of the Society, been on the look out for various sites of suitable land, and have opened new premises at Doffcocker for butchering business, whilst land has also been secured for the fiftieth Branch in Ainsworth Lane.

Substantial new premises have been opened for the transaction of business and the administration of our large undertaking, in the new offices, 14 and 16, Bow Street, Bolton, which, with its 158 feet of counter space and improved conditions for the staff employed there, will, we feel sure, be a lasting benefit to the members of our Society.

“Only that which made us
Meant us to be mightier by and by.”



Standing: Messrs. W. Lander, T. Crossley, W. Entwistle, W. J. Bradley, and W. A. Hill.
Sitting: Messrs. F. Boardman, W. Yates, *Jubilee President*, J. Carr, J. Tomstaff, and W. Hughes.

JUBILEE PRESIDENT AND EX-PRESIDENTS OF THE SOCIETY.

CHAPTER XL.

PAST AND PRESENT OFFICERS.

" Let us now praise famous men —
Men of little showing —
For their work continueth,
Broad and deep continueth,
Greater than their knowing "

— Rudyard Kipling.

PRESIDENTS OF THE SOCIETY.

- Mr JOHN MORTON, from start to March, 1860. First President.
.. WILLIAM HUMPHREYS, from March, 1860, to end of year.
.. HENRY GERREY, 1861 to 1862. About two years' service.
.. JONATHAN FISHWICK, January, 1862, to December 1863.
.. SAMUEL FLETCHER, January, 1864, to April, 1864.
.. WILLIAM SLATER, April, 1864, to June, 1865; January, 1866,
to January, 1867.
.. WILLIAM SIDLOW, July, 1865, to January, 1866.
.. WILLIAM HUMPHREYS, January, 1867, to January, 1868.
.. HENRY GERREY, January, 1868, to January, 1870.
.. EDWARD DILLON, January, 1870, to January, 1871.
.. JONATHAN FISHWICK, January, 1871, to July, 1872.
.. WILLIAM JOHNSON, July, 1872, to December, 1873.
* .. JOHN TUNSTALL, January, 1874, to December, 1876.
.. SAMUEL TAYLOR, January, 1877, to December, 1878.
* .. FREEMAN BOARDMAN, January, 1879, to December, 1879.
* .. WILLIAM RIGBY, January, 1880, to June, 1880.
.. THOMAS HARGREAVES, July, 1880, to December, 1884.
* .. WILLIAM ENTWISTLE, January, 1885, to December, 1886.
* .. JOHN CARR, January, 1887, to September, 1888. Now Shop
Inspector.
.. JOHN THOMASSON, November, 1888, to February, 1891.
* .. WILLIAM LANDER, February, 1891, to December, 1891;
February, 1893, to February, 1897.
* .. WILLIAM A. HILTON, February, 1892, to February, 1893;
February, 1897, to March, 1900; March, 1902, to March,
1904; Eight years.
* .. THOMAS CROSSLEY, March, 1901, to March, 1902.
* .. WILLIAM J. BRADLEY, March 5th, 1906, to March 2nd, 1908.
* .. WILLIAM YATES, March 6th, 1905, to March, 1906; re-elected
March 2nd, 1908, and still serving.

* Still living.

GENERAL MANAGERS AND SECRETARIES.

The following were General Managers of the Society from its formation to the present time :—

Mr. WILLIAM CRANKSHAW, July 16th, 1866.

„ SAMUEL SHAW.

„ WILLIAM BLACKBURN.

„ HENRY GERREY, December 12th, 1871, to December, 1889.

„ ALFRED HACKNEY, March 11th, 1890, to his death in November, 1905.

„ JOSEPH POMFRET, November 24th, 1905. Still serving.

At the beginning no Manager was appointed, the head shopman practically acting as such under the direction of the Committee. Mr. William Crankshaw was the first permanent Manager appointed.

The names of those who have filled the office of Secretary of the Society to the present time are :—

Mr. JOHN BRIDGE, *pro tem*.

„ WILLIAM CRANKSHAW, from start to being permanently appointed Secretary on October 2nd, 1865. He was appointed General Manager on July 16th, 1866.

„ CHARLES DITCHFIELD, December, 1866, to July, 1867.

„ THOMAS BULMER, January, 1867, to December, 1868.

„ SYDNEY JACKSON, January, 1868, to December, 1870.

„ HENRY GERREY, December 13th, 1870, to June, 1871.

„ WILLIAM CLEGG, July, 1871, to March, 1875.

„ ALFRED HACKNEY, June, 1875, to 1879, when he was appointed permanent Secretary, in which position he remained until the end of 1889, when he became General Manager.

„ CHARLES DITCHFIELD, Secretary and Cashier, 1890 to 1894.

„ JOSEPH POMFRET, appointed Secretary 1894, serving in that capacity until November 24th, 1905, when he became General Manager.

„ WILLIAM BENTLEY, A.C.I.S., appointed Secretary, December, 1905, and still serving.

It should be noted that Mr. Crankshaw served as Secretary to the Committee from the beginning, and he was the first permanent Secretary appointed by the members.

When he was appointed as General Manager the office of Secretary again lapsed into the form of Secretary to the Committee, who was elected annually for this service by the members, until the time Mr. Hackney was appointed. When Mr. Hackney became Secretary he was the first permanent Secretary whose name appeared on the balance sheets as such, the name of the Secretary as a permanent one not appearing on them until his time. Mr. Hackney was the second permanent Secretary elected by the members.

TREASURERS.

Mrs. ASHTON, 1859 to end of 1866.

Mr. WRIGHT ORRILL, for a few weeks only, temporary Treasurer.

.. JAMES HOLT, for a few weeks only, temporary Treasurer.

.. J. BULLOUGH, for a few weeks only, temporary Treasurer.

.. THOMAS BULMER, January 7th, 1867.

.. CHARLES DITCHFIELD, 1871.

.. WILLIAM SHEPPARD, 1901. Still serving.

With the appointment of Mr. Charles Ditchfield the office of Treasurer ceased, and that of Cashier was instituted instead.

A Financial Sub-Committee, consisting of two persons (Mr. Walker and Mr. Seddon), was formed at the Quarterly Meeting held October 1st, 1886, to supervise all the accounts and financial matters generally. They remained in office until Mr. Ditchfield was appointed.

TRUSTEES.

Mr. THOMAS NICHOLSON.

Mr. THOMAS HEMMINGS.

Mr. THOMAS STEVENSON.

The office of Trustee was finally abolished by Act of Parliament, thus giving Societies greater freedom, and allowing them to hold property in their own right.

AUDITORS.

JOHN FLETCHER,	Jun ,	March, 1860, to December, 1860.
"	"	" March, 1863, to December, 1863.
"	"	" March, 1865, to December, 1865.
JOSEPH HOLLAS,	March, 1860,	to December, 1860.
RICHARD TABBERN,	March, 1861.	Balance sheet only.
THOMAS STEVENSON,	March, 1861.	Balance sheet only.
"	"	March, 1863, to December, 1863.
JOHN BRIDGE,	June, 1861,	to December, 1862.
JOHN HOWARTH,	June, 1861,	to December, 1862.
WILLIAM SLATER,	March, 1863,	to December, 1863.
ISAIAH ARSTALL,	March, 1864,	to December, 1864.
JOSEPH UNSWORTH MATHER,	March, 1865,	to September, 1865.
"	"	March, 1866, to December, 1866.
"	"	March, 1867, to December, 1867.
WILLIAM BUCKLEY,	March, 1865.	Balance sheet only.
GEORGE RATHBONE,	March, 1866,	to December, 1866.
THOMAS ENTWISTLE,	March, 1867,	to December, 1867.
"	"	March, 1868, to December, 1875.
"	"	June, 1876, to December, 1880.
"	"	March, 1880, to December, 1881.
"	"	March, 1882, to June, 1886.
DAVID SCHOLES,	March, 1868,	to March, 1875.
SYDNEY JACKSON,	June, 1875,	to December, 1880.
FRANCIS GREGORY,	March, 1881,	to December, 1881.
JAMES CROOK,	March, 1881,	to December, 1886.
THOMAS ECKERSLEY,	March, 1882,	to December, 1886.
JOHN RAMSDEN,	September, 1886,	only.

Up to 1880 only two Auditors were elected by the members, but the work grew in volume until it became necessary to appoint three Auditors in 1881.

The firm of Messrs. P. and J. Kevan, chartered accountants, commenced auditing the books of the Society for the March balance sheet, 1887, and they still continue to perform this service and to give the utmost satisfaction. The mere fact that they are audited by a firm of their standing is an additional source of strength to the Society.

LIST OF THOSE WHO HAVE SERVED ON THE COMMITTEE OF MANAGEMENT.

Prior to 1866 no names appeared on the balance sheets of those elected for service on the Committee of Management. They simply figured, and signed themselves as, "The Committee." The list compiled below gives the first year elected only:—

HENRY GERREY	1863	JAMES ROWE	1869
JOHN TUNSTALL	1863	JOSEPH WALKER	1869
THOMAS WALSH	1863	WILLIAM DORNING	1869
FREEMAN BOARDMAN	1863	FRANCIS SMITH	1869
EDWARD DILLON	1863	THOMAS FOX	1869
WILLIAM JOHNSON	1863	JOHN KENDALL	1869
JOHN HOWARTH	1863	JOHN ANDERSON	1869
SYDNEY JACKSON	1863	SAMUEL HEALEY	1870
JOHN BRIERLEY	1864	WALTER VICKERS	1871
JOHN HOLLAS	1864	WILLIAM JOHNSON	1871
THOMAS KAY	1864	WILLIAM SLATER	1871
ROBERT GRIME	1864	WILLIAM DANCE	1872
THOMAS HEMMINGS	1864	JOHN COOP	1872
WILLIAM SLATER	1864	JAMES GRIME	1873
JAMES WHITTAKER	1864	JAMES EDGE	1874
BENJAMIN ATKINSON	1864	ALFRED HACKNEY	1874
JONATHAN FISHWICK	1864	PETER ENTWISTLE	1874
PETER FLETCHER	1864	JAMES WOOLLEY	1875
JOHN SEDDON	1864	SAMUEL TAYLOR	1875
JAMES BULLOUGH	1864	THOMAS CHADWICK	1875
ROBERT CRANKSHAW	1864	JOHN WILLIAMS	1875
WILLIAM HEYS	1865	ABRAHAM SMITH	1875
EDWIN STATON CROOK ...	1865	THOMAS HARGREAVES ...	1876
SAMUEL FLETCHER	1865	JAMES FLETCHER	1877
ABRAHAM FIELDING	1865	WILLIAM RIGBY	1878
NATHAN BERRY	1865	WILLIAM ENTWISTLE	1878
JOS. WALKER (Vice-Pres.)..	1867	WM. ARTHUR HILTON	1879
WILLIAM JOHNSON	1867	WILLIAM BENTLEY	1881
JOHN SEDDON	1867	EDWARD JAS. MORRIS ...	1881
JOHN OGDEN	1867	JOHN THOMASSON	1881
WILLIAM FLETCHER	1867	ROBERT BRINDLE	1882
WILLIAM ROBERTS	1867	JOHN CARR	1882
WILLIAM SHEPPARD	1868	JOHN WORSLEY	1885
ISAIAH ARSTALL	1868	ELI FARNWORTH	1886

LIST OF THOSE WHO HAVE SERVED ON THE COMMITTEE OF
MANAGEMENT—*continued.*

SQUIRE H. PILKINGTON ...	1886	ROBERT FRAY	1897
WILLIAM FLITCROFT	1886	ALBERT HARDCASTLE.....	1897
JOHN WILFRED LAWSON ...	1887	ROBERT HOWARTH	1897
EDWIN HASLAM	1887	JOHN BENILEY	1897
JAMES BROWN.....	1888	HENRY H. BROWNLOW ...	1898
WILLIAM LANDER.....	1889	JOHN HODGE.....	1898
JAMES CROOK	1889	WILLIAM MARTINDALE ...	1901
JOHN HORROCKS	1889	JOHN T. WALKDEN	1901
FRANK BROWN	1890	JOHN NUTTALL	1901
JAMES HOWARTH	1890	WILLIAM YATES.....	1902
THOMAS LEWIS	1891	WILLIAM FORBER	1903
WILLIAM E. FOSTER.....	1892	WILLIAM J. BRADLEY	1904
SAMUEL FAIRBROTHER	1892	JAMES MONKS	1905
RICHARD G. CROWSHAW ..	1893	WILLIAM HENRY JONES ..	1905
THOMAS SHEPHERD	1893	GEORGE ECKERSLEY.....	1905
THOMAS CROSSLEY	1893	OSWALD ROTHWELL	1906
JOSEPH ROYLANCE	1893	JOHN H. COCHRANE	1907
JOSEPH HAMER	1893	WILLIAM VOSE	1908
ALFRED HILL	1894	JOHN WILLIAM HIRST	1908
ROBERT BELL	1895		

This list has been compiled as carefully as possible, but, as no records of early Committees exist, it is not quite complete.



CHAPTER XLII.

TRUSTEES AND ARBITRATORS.

Appointment of Officers—Qualification for Trustee—Power to Attend Meetings—Rules for Regulation of Trustees—The Names of Trustees of this Society—Rules for Arbitration—Powers of Trustees.

AT the first meeting of the Society eight persons were elected as a Committee of Management, three Trustees, a President, Treasurer, Secretary, two Auditors, and five Arbitrators, the persons elected as Arbitrators not being directly or indirectly interested in the funds of the Society. These were to be elected at the Annual General Meeting; in failure thereof, the officers last appointed should continue to hold office. If any such officers or any Trustee died or was removed previous to such meeting, the Committee were empowered to appoint a person to fill the vacancy. No person was to be eligible for a Trustee, or to be on the Committee, who had not been a member of the Society six months, or be eligible for President who had not been either a Trustee or on the Committee. A copy of every resolution appointing a Trustee was to be sent to the Registrar of Friendly Societies in England, under the hands of three members, and signed by such Trustee and countersigned by the Secretary.

The Trustees were admitted to all meetings of the Committee of Management, and were at liberty to take part in the proceedings thereof, and vote on any question under discussion. They were also to do and execute all the several duties and functions delegated to them by the statute relating respectively to Industrial or Friendly Societies, unless otherwise provided for. Every Trustee continued in office until removed by a resolution of any special or general meeting of the members, and in case

any Trustee, after being relieved of his office by such resolution, should refuse or neglect to assign or transfer any property of the Society, he should (if he was a member) be expelled the Society, and should cease to have any claim on the Society on account of any contributions paid by him, or on any shares he might hold therein.

If any member made any default for three calendar months in payment of any subscriptions, fines, debts, or other sum of money due from him under the Rules, or otherwise, the same respectively should be recoverable from him, his executors, or administrators, by legal process, as a debt due to the Society, or the non-payment thereof might be considered as a matter in dispute between him and the Trustees, to be settled by arbitration as provided for in the Rules : " and the Trustees of the Society shall, on the resolution of a meeting of members, take such proceedings against any member making such default as may be determined upon."

The office of Trustee was abolished by Act of Parliament about 1862. The names of the Trustees of this Society were Mr. Thomas Nicholson, Mr. Thomas Hemmings, and Mr. Thomas Stevenson. For the settlement of disputes between any member and the Trustees, Treasurer, or other officer of the Society, or the Committee thereof, or under the Rules, it was to be referred to arbitration, " and in each case of dispute the names of the Arbitrators shall be written on pieces of paper, and placed in a box or glass, and the three whose names are first drawn out by the complaining party, or by someone appointed by him, shall be the Arbitrators to decide the matter in difference." The costs of the reference were to be paid by such party, or by the parties, in such proportion as the Arbitrators directed ; " and the parties requiring the arbitration shall, previous to the matter being gone into, deposit with the Secretary the sum of ten shillings to abide the result."

It is needless to say that the services of Arbitrators were not often needed, although they were provided for. The duties of the Trustees were as follows :—" That the property of this Society shall be vested in Trustees, and the said Trustees shall hold such property for the benefit of the

Society. All grants, conveyances, and assurances of property in favour of this Society, and all instruments and insurances for the security of this Society shall be made in the name of the Trustees for the time being. They shall transact all business connected with the paying of money into, or withdrawing money from, the bank; but on no pretence whatever shall they transact such business except all three be present." It is needless to say that the powers of the Trustees were soon felt to be a drag on Co-operative Societies, and the abolition of this office relieved them of an incubus.



CHAPTER XLIII.

AUDITORS.

First Attempts—Third Members' Auditor Appointed—Motion to Appoint Public Auditors lost—A Second also—Committee's Motion met by Requisition—this carried—P. and J. Kevan Appointed.

AS early as 1878 the question of the official auditing of the books by public accountants was taken into account, as the following resolution of the Quarterly Meeting held on July 1st, 1878, will show:—

That this meeting recommend the Committee to procure from public accountants a tender or tenders to audit this Society's accounts, such audit to include the examination of all accounts, books, and documents which are examined by our present Auditors, and that the above-mentioned tenders be placed before the next Quarterly Meeting of the Society.

This question was referred to the Finance Sub-Committee at the next meeting for consideration, and invitations to tender for the work were sent out to Messrs. Kevan, Wolfenden, and Greenhalgh, accountants, for estimates for the auditing of the books.

On September 13th, 1880, a recommendation was adopted that a third Auditor should be appointed to initial members' books, and so enable the balance sheets to be got out earlier—one to be elected at the Half-yearly Meeting and the other two at the Annual Meeting. This course was rendered necessary owing to the large increase of membership at this time making the work of auditing rather more than two men could conveniently manage.

It was not pressed at this time that official or Public Auditors should be appointed, but in 1885 the question began to loom largely to the front at the members' meetings.

At the Special Meeting, Monday, September 7th, 1885, the question of appointing a Public Auditor as per the notice convening the meeting was discussed, and a vote taken on a motion that a Public Auditor be appointed, 107 votes being for the motion and 108 against. The motion was, therefore, lost.

Not deterred by this result, another attempt was made at the Quarterly Meeting, Monday, October 5th, 1885. Mr. Samuel Isherwood made the following motion :—

That a Special Meeting be held to alter the Rule 53, as follows :—
" Any Special Meeting shall, notwithstanding any of the provisions herein contained, have power to appoint a Public Auditor to audit the accounts of the Society for any period not exceeding twelve months, and may fix the amount of remuneration to be paid to such Auditor."

The motion was lost by a large majority.

The next attempt proposed came from the Committee, as follows :—

Committee Meeting, Monday, November 1st, 1886.—That, in view of the constant agitation amongst the members on the subject of the appointment of Public Auditors, we are strongly and unanimously of opinion that in the interest of the Society it is absolutely necessary to deal definitely with the question of the audit of the Society's accounts, believing that this can best be accomplished by decided action on the part of the Committee, and that the only permanent and satisfactory solution will be found in the appointment of Public Auditors to audit the accounts of the Society, and dispense with the services of the whole of the present Auditors, and that we take steps to make the next Quarterly Meeting a Special Meeting to enable us to deal with the question.

The members, however, did not wait for this to eventuate, but presented a requisition to the Committee, as is recorded on the books at this time :—

Committee Meeting, Monday, November 15th, 1886.—That, in compliance with the requisition presented, a Special General Meeting of the members of the Society be called, to be held in the Co-operative Hall, Bridge Street, Bolton, on Monday, November 22nd, 1886, at 7-30 p.m., to take into consideration the following motion to be submitted :— " That a Committee, consisting of three practical bookkeepers (members of this Society), not holding any official position therein, shall be appointed to act in conjunction with the present Auditors in examining the whole system of accounts, and all other matters having reference to the finances of this Society, and

conferring with the Secretary and all other officials deemed necessary thereon. They shall further be empowered to make such alterations and rearrangements as they may consider necessary, and that a detailed report of their proceedings be printed and circulated to the members of this Society at the next Quarterly Meeting."

The next resolutions connected with this matter are appended :—

That the minute No. 1, passed November 1st, be and the same is hereby rescinded, and that a Special General Meeting of the members of the Society be called to be held in conjunction with the above-named meeting to take into consideration the following recommendation of the Committee of Management :—" That, in view of the constant agitation on the subject of the appointment of Public Auditors, we are strongly and unanimously of opinion that in the interest of the Society it is advisable to deal definitely and at once with the question, and we, therefore, recommend the meeting to appoint Public Auditors to audit the books and accounts of the Society for the year 1887, in accordance with Rule 53, and to dispense with the services of the Elective Auditors for that year."

Committee Meeting, Monday, October 17th, 1887.—That we recommend the reappointment of the present professional Auditors to audit the books and accounts of the Society for the year ending December 11th, 1888, in accordance with Rule 53, and that the services of Elective Auditors be dispensed with for that year.

Special General Meeting, Monday, November 22nd, 1887.—That Messrs. P. and J. Kevan be the Public Auditors appointed, and that their remuneration be £150 or thereabouts.



CHAPTER XLIV.

THE STORES AND CENTRAL
DEPARTMENTS.

"For all thy needs visit the Store."

*Number of Stores—Goods Sold Weekly—Grocery Stores—
Butchering—Boot and Shoe—Productive Departments.*

AT the present time there are 103 Stores in which the distributive trade of the Society is conducted. This comprises the businesses of grocers, provision dealers, bakers and confectioners, boot and shoe, hat and cap, and butchers, a separate part of each Store used being set apart for the last-named occupation.

As the members know, all these are extremely busy centres of distribution, as may be gathered from the following list of commodities disposed of weekly :—Bread, 33,000 2lb. loaves ; butter, 20 tons ; bacon and ham, 7 tons ; biscuits, 25 cwt. ; coffee, 12 cwt. ; dried fruit, 35 cwt. ; cheese, 50 cwt. ; rice, 2 tons ; sugar, 50 tons ; soap, 20 tons ; tea, 5,700 lbs. ; flour, 700 loads ; potatoes, 500 loads ; lard, 7 tons ; tinned goods, 350 dozen tins ; confectionery, 400 dozen ; eggs, 150,000 ; pigs, 35 ; beasts, 40 ; sheep, 200 ; besides a numerous assortment of miscellaneous articles which could scarcely be classified.

The constantly increasing trade has so severely taxed the resources of the various departments that extensions have often to be made in order to cope with the varying demands, and bring the establishment thoroughly up to date. This will be better realised by our members when all the alterations to the Central shops are fully completed, thus making them more in accordance with modern business ideas.

PLACES OF BUSINESS OF THE SOCIETY.

GROCERY STORES.

No. 1.	Bridge Street	Opened May, 1866.
" 2.	Derby Street	January, 1868.
" 3.	Burns Street	October, 1865.
* " 4.	Daubhill	March, 1867.
" 5.	Brownlow Fold	February, 1870.
" 6.	Venture Street	September, 1872.
" 7.	Hibbert Street	January, 1873.
" 8.	Bradshaw	February, 1873.
" 9.	Halliwell Road	December, 1873.
" 10.	Pikes Lane	December, 1873.
† " 11.	Victory (Old)	January, 1877.
" "	(New)	January, 1894.
" 12.	Vernon Street	February, 1878.
" 13.	Astley Bridge	April 4th, 1878.
" 14.	Darcy Lever	June, 1879.
" 15.	Haulgh	April 16th, 1880.
" 16.	Folds Road	January, 1881.
" 17.	Moor Lane	January, 1881.
" 18.	Rose Hill	April, 1884.
" 19.	Thwaites Street	April, 1884.
" 20.	Tonge Moor	May 21st, 1886.
" 21.	Doffcocker	May 20th, 1887.
" 22.	Rishton Lane	December, 1887.
" 23.	High Street	April 27th, 1888.
" 24.	Tonge Fold	October 9th, 1891.
" 25.	Astley Street	October 9th, 1891.
" 26.	Morris Green	June, 1892.
" 27.	Gibbon Street	July, 1892.
" 28.	Turton Road	January, 1892.
" 29.	Eskrick Street	April 7th, 1893.
" 30.	Deane Road	January, 1894.
" 31.	Halliwell Rd. (Lower End)	November, 1893.
" 32.	Belmont	November, 1895.
" 33.	Ivy Road	November, 1900.
" 34.	Manchester Road (Burnden)	February, 1897.

* Converted into Boot and Shoe Department March, 1882, and present Grocery premises opened in its place.

† Victory Store enlarged and opened March, 1883; now converted to Boot and Shoe; New Grocery opened 1894.

GROCERY STORES—*continued.*

No. 35.	Mayor Street	Opened April 14th, 1899.
„ 36.	Musgrave Road	August, 1899.
„ 37.	Bennett's Lane	July, 1899.
„ 38.	Sweetloves	October 25th, 1900.
„ 39.	Bank Top	May 17th, 1901.
„ 40.	Dobson Road	August 12th, 1901.
„ 41.	Deane Church Lane	June, 1902.
„ 42.	Castle Hill	September 18th, 1902.
„ 43.	Waterloo Street	October 23rd, 1902.
„ 44.	Lena Street	March 5th, 1903.
„ 45.	Goldsmith Street	March 19th, 1903.
„ 46.	Woodgate Street	May 20th, 1904.
„ 47.	St. Helens Road	June 10th, 1904.
„ 48.	Brightmet	June, 1906.
„ 49.	Lamb Brow	November 14th, 1907.
„ 50.	Danby Road	October 30th, 1908.

Halliwell enlarged in 1881.

In addition the following shops have been used by the Society in its business:—

Derby Street, opened November 4th, 1859; given up December, 1867.

Manor Street, opened May, 1860; given up April, 1866.

Manor Street Drapery Department, started June, 1860.

Manor Street Boot and Shoe Department, started July, 1860.

Butcher Stall in Market, started July, 1860; ceased September, 1861.

No. 147, Newport Street, opened September 7th, 1865; given up September, 1879; business transferred to the present Burns Street Store.

Baking Department at Central started September, 1866.

Central Flour Department opened about August, 1866.

Central Clogging Department opened about August, 1866.

Central Bridge Street Tailoring Department opened about August, 1867.

Central Bridge Street Millinery Department opened about August, 1867.

It must be distinctly understood that the dates given are only approximate, as the actual date is not recorded in many cases. Every effort has been made to give the correct date of opening where possible.

BUTCHERING STORES

No. 1.	Bow Street (Central)	Opened February, 1877.
" 2.	Astley Bridge	June, 1878.
" 3.	Hibbert Street	March, 1883.
" 4.	Venture Street	September, 1883.
" 5.	Brownlow Fold	December, 1885.
" 6.	Daubhill	March, 1886.
" 7.	Pikes Lane	June, 1886.
" 8.	Halliwell Road	September, 1886.
" 9.	Victory	December, 1886.
" 10.	Derby Street	December, 1886.
" 11.	Vernon Street	August, 1890.
" 12.	Astley Street	October, 1891.
" 13.	Rose Hill	July, 1892.
" 14.	Bradshaw Brow	October, 1892.
" 15.	Eskrick Street	April 7th, 1893.
" 16.	Tonge Moor	September, 1893.
" 17.	Tonge Fold	October, 1893.
" 18.	Burns Street	March, 1894.
" 19.	Rishton Lane	October, 1895.
" 20.	Manchester Road	February, 1896.
" 21.	Musgrave Road	August, 1899.
" 22.	High Street	June, 1902.
" 23.	St. Ann Street	February 13th, 1903.
" 24.	Folds Road	September 4th, 1903.
" 25.	Morris Green	January 7th, 1904.
" 26.	Darcy Lever	May 27th, 1904.
" 27.	Woodgate Street	June 17th, 1904.
" 28.	Ivy Road	October 28th, 1904.
" 29.	Brightmet	June, 1906.
" 30.	Deane Church Lane	August 30th, 1907.
" 31.	Danby Road	October 31st, 1908.
" 32.	Doffcocker	July 12th, 1909.

BOOT AND SHOE DEPARTMENTS.

No. 1.	Bridge Street	Opened about June, 1866.
" 2.	Hibbert Street	March, 1873.
" 3.	Venture Street	December, 1877.
" 4.	Astley Bridge	June, 1878.

BOOT AND SHOE DEPARTMENTS—*continued.*

No. 5.	Daubhull	Opened June, 1882.
„ 6.	Esrick Street.....	„ April 7th, 1893.
„ 7.	Victory	„ February, 1893.
„ 8.	Manchester Road	„ February, 1897.
„ 9.	Tonge Moor	„ May 11th, 1899.
„ 10.	Deane Road	„ January, 1901.
„ 11.	Tonge Fold.....	„ June 1st, 1904.
„ 12.	Stewart Street	„ June, 1906.
„ 13.	Halliwell Road.....	„ October 14th, 1908.

The early shops were opened more for the clogging trade than as Boot and Shoe Departments.

Drapery Department, Bridge Street
and St. George's StreetOpened March, 1897.

Tailoring Dept. first commenced in
Bridge Street, 1867.

Tailoring Department (Bark Street) . „ February, 1877.

Furniture (No. 1) first started in con-
nection with Drapery Department
(Bridge Street), August, 1877.

Ditto (No. 2, Bridge Street) „ February 23rd, 1889.

Ditto (No. 3) separated from
Drapery in Bark Street, January,
1882.

Hat and Cap Department (Bridge St.) „ March, 1882.

Confectionery Department „ „ September, 1889.

Jewellery Department „ „ October, 1897.

Painting Department „ „ June, 1901.

Restaurant Department (Bow St.) .. „ May, 1900.

Milk Department (Kay Street) „ April 1st, 1886.

Bakery (Kay Street) „ 1883.

Stables (Lark Street) „ May, 1877.

„ (All Saints' Street)..... „

„ (John Street) „ November, 1897.

Abattoirs (All Saints' Street)..... „ January, 1885.

Tonge Head Farm (Castle Hill, Tonge)
leased.

Newhouse Farm, comprising 40 acres
of freehold land (Darcy Lever),
bought July 26th, 1909.

Tripe Boiling Works (Derby Street). .Opened June, 1901.

Coal Department started about September, 1871.

Coal Bagging Department started in September, 1892.

Bridge Street Warehouse „ about July, 1873.

Registered Office, 32, Bridge Street, Bolton, to November 24th, 1909;
14 and 16, Bow Street, Bolton, from November 25th, 1909.

PRODUCTIVE DEPARTMENTS.

Millinery.

Mantle-making.

Dressmaking and Ladies' Tailoring.

Shirt-making.

Ladies' Underclothing.

Gentlemen's Tailoring and Ladies' Tailor-made Costumes.

Electricity.

Pork Butchery, Sausages, Puddings, &c.

Baking and Confectionery.

Boots, Shoes, and Clogs.

Cabinet Makers and Upholsterers, on the premises, Bridge Street.



CHAPTER XLV.

EMPLOYÉS' HOURS AND HOLIDAYS.

" Each man is some man's servant ; every soul
Is by some other's presence quite discrowned ;
Each owes the next through all the imperfect round,
Yet not with mutual help ; each man is his own goal,
And the whole earth must stop to pay his toll."

—Lowell.

Managing our own Affairs—Hours at Start—Early Efforts at Reduction—Wednesday Holiday Established—Hours Reduced—Envy of Other Workers—Thanks of Employees Tendered for Grant of Reduced Hours—Revised Shop Hours—Shop Hours Bill—Only Two Days' Holiday—Payment for Holidays Refused—Week's Holiday Arranged Conditionally—Holiday Resolution—Six Days Granted.

HOURS OF LABOUR.

TO the credit of the Bolton Co-operative Society must be placed the fact that it has never once sought aid from any outside source in matters relating to the control of its staff. Seeing that the Board of Management has always been selected from among the Society's own members, and has been elected only by vote of the members themselves, there has never been any great difference in the position of a Committee-man as a working man and the servants employed by the Society. From the workers' standpoint, the members of the Committee have generally been found willing to favour reasonable hours and good conditions of labour for the employés. Thus at no time in the history of the Society has this question presented any serious difficulty to the management. On both sides there has been shown a desire to be fair when questions relating to the hours and conditions of employment have had to be discussed.

At the start, the time the first shop opened was from six o'clock to ten o'clock in the evenings only. When business

commenced properly the hours and conditions were onerous indeed, from eight o'clock in the morning until half-past ten o'clock at night being usual, and eleven o'clock on the Saturday. This, however, soon dropped to half-past ten. Early in 1861 (June) the members decided that the two shops then in existence should be closed at two o'clock on a Tuesday afternoon.

In March, 1871, the hours of labour were again considered, and it was decided that on and after Friday, the 14th instant, all the shops (except the draper's shop) should remain open until ten o'clock on Friday nights, and close at ten o'clock on Saturday nights. The draper's shop remained open until nine o'clock on Monday nights, and closed at nine o'clock on Fridays and ten o'clock on Saturdays. On September 11th, 1872, a reduction of hours came into force by the announcement that "All our shops will close at half-past nine o'clock on Friday evenings instead of ten o'clock as at present."

The start of the Wednesday holiday agitation is recorded in the following resolution: "That, having considered the question of a general holiday, the Committee inform the deputation waiting upon us that so soon as Wednesday afternoon becomes general amongst the tradesmen of the town this Society will be prepared to meet them by closing our shops on Wednesday instead of Tuesday as at present." (September 23rd, 1872.) At the Quarterly Meeting held on Monday, October 7th, 1872, a recommendation was made by the members as follows: "That this meeting recommend the Committee to close their shops on Wednesday instead of Tuesday afternoons in one month from this date if the movement is general throughout the town." Thus started the Wednesday half-holiday as practised to-day.

A few years passed before any change of note occurred, and then at the Quarterly Meeting held on April 5th, 1875, it was resolved: "That on and after the 10th inst. all the shops belonging to this Society shall close at half-past seven o'clock p.m. on Mondays, Tuesdays, and Thursdays; and at half-past nine on Fridays and Saturdays." This was a boon to the employes which their fellows working in private establishments in the town envied very considerably, but

it did not stop there as a final arrangement. It was only in 1889 that the shop hours began to appear on the balance sheets, and then it comes in under the general notices. Prior to that time it was too trivial a matter to be worth much notice. The notice runs as follows on the June balance sheet, 1889: "Grocery and provision shops, and Branch boot, shoe, and clog shops will be closed on Saturdays at half-past eight p.m.; Central drapery, boot and shoe, tailoring, furnishing, and hat and cap shops will be closed on Fridays at half-past eight p.m.; all the shops will be closed at half-past twelve on Wednesdays."

At the Quarterly Meeting held on Monday, August 1st, 1892, a further reduction of hours was brought about by a motion as follows:—"That the working hours of the employes of this Society be reduced from fifty-seven and a half hours per week to fifty-five hours per week," and on the motion being put to the meeting it was carried by a large majority. The net result was an alteration of shop hours to fifty-five.

A list of the changed hours was issued, and the attention of the members called to it. Commenting on this fact the "Record" states:—

The hours of every shop have been altered, and, including the office, the various departments in the Central block of Buildings close at five different times on Saturday evenings, so members had better keep the list handy for future reference.

At the next Monthly Meeting the question that attracted most attention was the alteration in the shop hours, which was raised by several members, who thought that greater uniformity might have been observed in the arrangement.

The Chairman (Mr. Hilton), in reply, stated that the Committee, having considered the matter, were of opinion that they had made the best arrangement for the interests of the Society, and asked the members to give the new hours a fair trial. It was said that the reason one shop was kept open longer than another was that the members were in the habit of leaving their purchases in the Clothing and Furniture Departments until late on Saturdays, which caused these shops to be inconveniently crowded on those evenings.

In response to this concession the employes of the Society passed a resolution "desiring to tender their thanks to the Committee and also to the members for the reduction of two and a half hours per week in the working hours. They desired also to assure them that the reduction was all the more appreciated seeing that it was granted readily and unsolicited."

In December, 1906, the Committee came forward with another resolution for the reduction of working hours for submitting to the consideration of the Quarterly Meeting which was to be held on February 4th, 1907. The recommendation reads: "That the shop hours of the Society be reduced from fifty-five to fifty-four and a half hours per week, and that alterations be made in the opening and closing of the departments as specified then."

On the same agenda also appears a motion by Mr. Joseph Bagshaw: "That we recommend the Committee of Management to close our Central Stores on Saturdays at 7 p.m., and that the employes receive the same remuneration."

These motions were not dealt with until the Adjourned Quarterly and the Monthly Meetings business was discussed on March 4th, 1907. After considerable discussion had taken place, the Committee's recommendation was carried, and later Mr. Bagshaw was allowed to withdraw his motion. The revised shop hours came into operation on April 1st, 1907, and they now are as follows:—

BUSINESS HOURS.

Department.	Monday.		Tuesday.		Wednesday.		Thursday.		Friday.		Saturday.	
Central Grocery & Branch Grocery	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.
Drapery, Tailoring, Central Boot and Shoe, Furniture, Jewellery, and Hat and Cap	8 to 7-30		8 to 7		8 to 12		8 to 7-30		8 to 9		8 to 7	
Central Butchering	8-30 to 8		8 to 7		8 to 12		8 to 7-30		8-30 to 9		8-30 to 8	
Branch Butchering	8 to 6		8 to 7		8 to 12		8 to 7-30		8 to 9		8 to 8	
Branch Shoe	8 to 12		8 to 1		8 to 12		8 to 7-30		8 to 9		8 to 8	
Confectionery	8 to 7-30		8 to 7		8 to 12		8 to 7-30		8 to 9		8-30 to 7	
Restaurant	9 to 8		8-30 to 7		8-30 to 12		8-30 to 7-30		8-30 to 9		8-30 to 8	
Painting	9 to 7-30		9 to 7		9 to 7		9 to 7-30		9 to 9		9 to 10	
Office	8 to 5-30		6-30 to 5-30		6-30 to 5-30		6-30 to 5-30		6-30 to 5-30		6-30 to 1	
	9 to 7		9 to 7		9 to 12		9 to 7		9 to 7		9 to 7	

SHOP HOURS BILL.

Co-operators will not be affected by the Shop Hours Bill, which is really only an effort to bring ordinary retail shops into line with Co-operative Stores. As long ago as 1901 a Select Committee of the House of Lords met, with Lord Avebury as Chairman, to inquire into the hours worked by shop assistants. The most conspicuous fact they elicited was with reference to the short working week of Co-operative shop assistants. In their report, the members of the Committee made special mention of the fact that the Co-operative Stores at Jarrow closed at half-past five, while mention was made of the establishment of the forty-eight hour week in many places. Several officers of trade organisations told the Committee that the Co-operators had an advantage over the ordinary shopkeeper in being able to control their own service, and that their purchasing members were responsible for the shortness or the length of hours that were worked. The new Bill, which has been introduced by Mr. Gladstone with a view to detailed discussion rather than immediate legislation, provides for a maximum sixty-hour week, exclusive of meal times, and would prevent any assistant being employed after eight o'clock in the evening on more than three days in the week. Overtime is limited to not more than two hours on not more than thirty days in the year. The weekly half-holiday is included as a legal provision, and universal Sunday closing—save in Jewish localities—is to be the rule. Certain exemptions are allowed with regard to bread, milk, newspapers, &c., and altogether the measure is a distinct advance—in a Co-operative direction.

In the early days the conditions of labour were onerous indeed, no holidays at all being granted. Soon, however, two days' leave was granted, but wages were deducted for the time so lost. Eventually wages were allowed for these two days' holiday, and they became the standard of holidays allowed to employes. As late as 1870 only two days' holidays were allowed at midsummer, but a point was stretched by allowing a full week under certain conditions on special application being made for it, providing that suitable arrangements could be made whereby the work

could be attended to by others, but wages for all time taken above the two days was deducted from all, the Managers being no exception to the rule. An attempt was made by the employés to obtain wages for holidays at this period, and, in response to the application, a reply was received "That it is contrary to rule to pay wages to any of the servants when off work."

From the inadequate records available for 1880 it seems that the practice of allowing a week's holiday to those individuals who applied for it was really only started this year as a recognised fact, but special application had to be made to the Committee. Many records are in existence at this time of the privilege having been granted to applicants whose names are specified.

On August 16th, 1880, the Secretary was instructed to write the Manchester Equitable, Leeds, and Rochdale Societies asking what system they had adopted with regard to the granting of leave of absence to their employés.

On July 14th, 1887, the question of holidays came up for consideration so far as they affected the milkmen. A decision was arrived at "That the milkmen be allowed one week's holiday per year without deduction of pay, seeing that they do not enjoy the privilege of the ordinary holidays."

The following are the resolutions relating to holidays as recorded on the minutes :—

Committee Meeting, Monday, January 5th, 1884.—That the butchers in our Branch Stores have their half-holiday on Monday afternoons instead of on Wednesday afternoons, to enable them to assist in slaughter-house.

Committee Meeting, Monday, May 19th, 1884.—That our establishments be closed on Whit Friday and Saturday, and remain open on the previous Wednesday until 7-30 p.m., and the previous Thursday until 10 p.m.

Committee Meeting, Monday, June 16th, 1890.—That we recommend the Quarterly Meeting to grant two additional days' holiday during the year to the heads of the Grocery and Provision Departments, and one additional day to all the other employés.

Committee Meeting, Monday, July 14th, 1890.—That we recommend the Quarterly Meeting to grant all the employes at present receiving two days' paid holidays during the summer four days in future.

Quarterly Meeting, Monday, August 4th, 1890.—That we grant to all employes at present receiving two days' paid holidays during the summer four days in future.

Committee Meeting, Monday, August 11th, 1890.—That a list of employes asking for holidays be submitted to the Committee of Management every Monday evening.

Adjourned Committee Meeting, Tuesday, August 12th, 1890.—That all the establishments of this Society be closed the whole of Wednesday, the 20th inst., this being the Annual Tradesmen's Holiday.

As the result of an agitation among the employes the following resolution was passed at the Committee Meeting held April 30th, 1894: "That we accede to the request of our employes to extend the time allowed for summer holidays from four to six days." This privilege was really only asked for by the shopmen, the youths to still remain on the old footing, but it was given to all.

In addition to the ordinary summer holidays, on March 23rd, 1908, the following holidays were granted extra annually:—

	No. of Days
New Year's Day	1
Easter Holidays (Good Friday, and from one o'clock Easter Monday)	1½
Bolton Summer Holidays—	
Saturday, from one o'clock	3
Monday, all day	
Tuesday, all day	
Wednesday, 12 noon	
Thursday, 12 noon	
Remain open Saturday to 9 p.m.	
September Holidays—Monday, all day	1
Christmas Day	1
	—
	7½

CHAPTER XLVI.

RISE AND GROWTH OF THE RESERVE
AND INSURANCE FUND.

"One good reserve fund is worth twenty large dividends. Reserves mean strength."

Need for the Fund—How started—First Loss—Dividend Reserve Fund started—Insurance Fund started—Its Functions.

TO secure confidence in any business undertaking it is absolutely essential that it should be well prepared for any emergency that may arise by the provision of a reserve fund. This, it is well understood, should always be proportionate to the risks involved. Many members do not always see that provision ought to be made in periods of prosperity for times of stress and trouble. That such times do come in the ordinary run of business in connection with commercial undertakings history shows.

The Reserve Fund was created after only one year's working, £16 being allocated for that purpose in the December quarter, 1860, and this at a time when only 6d. in the £ was paid as dividend on members' purchases. From this time the balances of profit left after paying the multiples of 1d. in the £ have been handed over to this fund. In this manner the Reserve Fund was gradually built up. It is referred to for the first time in the eighth report, which was issued on December 23rd, 1861, and reads as follows:—

To meet probable contingencies, a fund, called a guarantee fund, has been established, which already amounts to £41. 9s. 5d.; the object of which is to ensure the safety of members' investments. The friends of Co-operation will here recognise an advantage which did not exist at the establishment of the Society, and it is not unreasonably presumed that the dissemination of the fact will impart a confidence in the Society in the breasts of many who have previously been labouring under distrust or doubt.

Profits on non-members' purchases were also added to the Reserve Fund in September, 1866. For a number of years this fund grew very slowly indeed, but in the '70's it began to rise more rapidly, until the first serious loss was sustained by the Society by the liquidation of the United Co-operative Coal Mining Society. Our shares in that Society, amounting to £600, being then worthless, that amount was taken from the Reserve Fund, and these shares wiped out altogether. This left a balance to the credit of the Reserve Fund of £1,966.

In conjunction with the Wholesale, this Society attempted to work the Bugle Horn Colliery, but it was a failure, and eventually wiped out the Reserve Fund almost entirely in 1879. In spite of the loss sustained by the colliery a fresh start was made along the same lines as previously followed, and the growth has been very steady since, as a reference to the tables will show.

A Dividend Reserve Fund was created in December, 1875, by the allocation of £144 to that purpose. This fund now stands at a very respectable figure in the balance sheet, and represents a useful asset in many ways.

In March, 1889, the Insurance Fund was started by the allotment of £200 for that purpose. This fund has grown enormously, and stands at a very big figure in the balance sheet now. The continued growth of this account gave the Committee confidence to insure many of the Society's shops and cottages in this way, and also to undertake a part of the fidelity insurance of the Society. At the present time a fair proportion of the properties in various parts of the borough are fully covered by insurance, and the premiums paid to our own fund, which, at the time of writing, stands at the respectable figure of £12,288.

Since the passing of the last Compensation Act, by which compensation became compulsory on all employers of labour, the Committee decided that, instead of insuring our employes through an insurance society, our own fund should be credited with the premiums which are considered equal to the risks entailed. From the profits for the half year ending June, 1907, £100 was placed to this fund as a

nucleus, and a resolution passed that £100 should be taken from the profits annually and added to this fund to cover the risks under the Employers' Liability Act. It may be well to say that we do not charge this fund with any payments which may become due for minor accidents, the compensation paid under this heading having been so far charged to current expenses.



CHAPTER XLVII.

RISE AND GROWTH OF OUR BUILDING DEPARTMENT.

"As owner of his own house, the proprietor can be the arbiter of his own developments."

Its status—How Mortgages are repaid—Advantages of Scheme—Rate of Interest charged—Start of Department—Solicitors appointed—House Purchase Scheme arranged—Buying Property—Power to Purchase Land acquired—Houses erected—Rules amended—Property in course of erection—Growth in popularity—Protecting tenants—Rate of Interest reduced—Management expenses.

THE chief building society in our midst is undoubtedly that in connection with the Co-operative Society of Bolton, which lends borrowers up to 90 per cent of the ascertained value of property mortgaged, borrowers having the option of paying back the principal and interest (fixed at 4 per cent) at the rate of 1d. per month for every £1 borrowed, thus allowing a period of twenty years to pay off the mortgage. Experience, however, shows that the twenty years period—and that is ten years shorter than in the Government Bill—is seldom taken advantage of, and in nineteen cases out of the twenty the amount of the mortgage is paid off in a quarter of that time—five years. Borrowers are taught the advantages of thrift, and are naturally anxious to get rid of the incubus of the mortgage. The repayments by the borrowers are so arranged that they can be made at the rate of 8s. 4d. per £100 of the amount borrowed, or they may be increased in amount at any time, and the whole advance paid off within the two decades which, as we have said, is not reached by one in twenty. Matters are made as easy as possible for the borrower.

The advantages of the system adopted by the Society may be thus summed up : The applicant can ascertain at a small cost what amount he can borrow from the Society on any particular property. The advances are prompt and certain, providing the property is eligible, and are not dependent on any chance system. The interest charged is at a definite rate, and is fair to all, no person having an advantage over others through chancing to be the successful drawer at a ballot. The interest is reduced every quarter, thus making the payments easy.

As an evidence of the popularity of this system of building society we may state that money has been lent on mortgage to the Society to no fewer than 5,630 members, and of these no fewer than 3,182 have paid off their mortgages. The total advances have amounted to £1,397,164, and the total repayments to £992,171; and there is at present owing to the Society £404,993. 3s. 8½d.

That this Society is enabling the thoughtful artisan class to live in their own homes, paying for them ultimately with money a trifle exceeding the amount they would otherwise pay in rent, is acknowledged on all hands. A spirit of helpful thrift is inspired among the people; vicious and expensive indulgences are, at any rate, curbed; and the working man is assisted to place himself, so far as rent at least is concerned, in a position of comparative independence.

The starting of the Building Department was heralded by a recommendation from the Committee of Management, made on April 3rd, 1868, to be laid before the next Quarterly Meeting, asking for permission to invest £3,000 of the surplus capital of the Society in the purchasing of suitable cottage property.

At the General Quarterly Meeting held on July 6th, 1868, the recommendation of the Committee to invest money in a Building Department was confirmed by the following resolution :—

That the Committee of Management be empowered to invest £3,000, and in no case to exceed the sum of £3,200, in the purchase of suitable leasehold cottage or other property, and that such property be in the name of this Society, and further that all interest arising therefrom be carried to the profit and loss account of the Society, to be inserted in each quarter's balance sheet.

At the Committee Meeting on Monday, September 21st, 1868, it was resolved that Messrs. Briggs and Bailey, Solicitors, see to the arranging and conveyancing of the property purchased for and on behalf of this Society. A further step forward was made on September 25th by the formation of a Sub-Committee for the purpose of framing rules and conditions whereby a member might become the purchaser of his own house. They drew up a scheme which was submitted to the Committee, and finally adopted at the Quarterly Meeting held on October 12th, 1868.

A further important recommendation adopted was by commencing to sell cottage houses to members "who were desirous to purchase from the lot which already is or might be purchased," and also the lending of money to assist members who might wish to buy a house of their own selection, the amount advanced to such member to be repaid by monthly instalments of not less than 10s. per £100 of the amount advanced. The rate of interest in both cases to be charged at the rate of $6\frac{1}{4}$ per cent per annum on the balance due at the end of each quarter, and the borrower in all cases to pay all expenses incurred in surveying property offered as security, the cost of all deeds and conveyances and mortgage deeds, the advances to be not more than five-sixths of the value of the property either sold by this Society or offered to this Society as security after all the afore-mentioned expenses shall have been paid.

The first purchase of the Building Committee was eighteen houses situated in Hibbert Street, for the sum of £1,655.

A further recommendation was made on October 19th, 1868, relating to the desirability of purchasing land for and on account of this Society, subject to the decision of the Committee's judgment on any land which might be offered for sale as to price and position.

At the Special General Meeting held on Monday, October 26th, 1868, the powers sought for were granted in the following resolution passed then: "That the Committee have power as far as they see advisable to invest the surplus capital in the purchasing or leasing of lands either for

letting or building upon, or for the further purchasing of property."

Moncrieffe Street next received attention from the Building Committee, and property was purchased there.

Building and building questions bulked largely in 1868-9, and the scheme as first propounded differed in many essentials from the scheme in vogue to-day. The Society not only bought houses and rented or sold them to members as required, but they also bought land and erected buildings thereon according to the plans they themselves fixed upon as suitable at the time.

In March, 1869, land was bought in Brownlow Fold at 2d. and 3d. per yard, and the tender of Messrs. Cunliffe and Freeman (Architects) for the preparation of plans and specifications, &c., for the property proposed to be erected at Brownlow Fold was accepted for twenty houses.

The plans for the houses and Branch Stores at Brownlow Fold were adopted on April 7th, 1869. Specifications for the extension of the Central premises in Bow Street were also accepted at the same time.

Fifty slips of the Proposed Rules for the Building Scheme were ordered to be printed on April 26th, 1869, after resolutions had been previously passed for their adoption at the Members' Meeting, and a vote of thanks given to the Secretary of the Prestwich Society for his great kindness in furnishing two copies of the rules for their building scheme and the particulars supplied respecting the same.

It being necessary to amend Rules 1 and 26 of the General Rules by the formation of the building scheme, a Special General Meeting was called for this purpose on May 3rd, 1869, and the alterations adopted. The Proposed Rules for the Building Department were also accepted at the same meeting, and forwarded for registration the next day.

Mr. Joseph Marsden (builder, Bolton) was accorded the contract for the erection of twenty houses and Branch Stores at Brownlow Fold. A Survey Committee was appointed, and their duty was set forth as being to survey any property which might be offered to the Society.

Many transactions were recorded of the sale of houses to members by the Society.

On July 2nd, 1869, the following resolution was adopted :—

That we do not advance any money on account of property which may be in course of erection, neither entertain any application for the purchase of such property which may be offered to this Society from time to time, until such property be completed.

November 15th, 1869.—That, in consequence of the business in connection with the Building Department having assumed such dimensions that it interferes materially with the general business of the Society, the Committee do hereby determine that the business of the Building Department shall be transacted on each and every Thursday, commencing at eight o'clock in the evening, and that a notification to the above effect be inserted in our next quarterly balance sheet.

December 23rd, 1869.—That this Committee do not entertain any applications on the part of those members who have purchased, or on the part of those who may purchase in future, cottage property from this Society, for the making good any defect in the property so sold after the sale of such property is completed, nor will they in any way hold themselves responsible for the cost of making good any defect after a *bona fide* sale shall have been concluded.

The resolution of December 9th, 1869, determining on the purchase of the Daubhill Stores was confirmed on December 23rd and ordered to be carried into effect.

By the end of the year 1869 the surplus capital of the Society was all absorbed by the Building Department, and at the first meeting held in the year 1870 it was found necessary to recommend the desirability of at once discontinuing the further purchases of or building any property until such times as the condition of the surplus capital should warrant the advisability of doing so.

As landlords the Society had many troubles and trials to put up with, and in order to allay a suspicion it was found necessary to pass the following resolution :—

That in consequence of a rumour having got extensively circulated to the effect that parties choosing to become tenants of the Brownlow Fold property would be subject to be removed immediately the houses should be sold to any of our members, and this Committee having received ample proof that such rumour has acted upon the minds of some intending tenants so as to prevent them occupying them, we hereby determine that all intending tenants be guaranteed a two years' tenancy from the date hereof if the tenant should so desire it, it being understood that the foregoing

resolution does not preclude any member from purchasing, but that those choosing to purchase do so under the conditions of the afore-mentioned resolution.

In the inspection of buildings with a view to purchase or allot same on mortgage to members a small Sub-Committee of two persons was usually appointed to visit and inquire about the same and obtain the idea of value and report on their inspection at the next Committee meeting.

The Building Department business being a growing one, it was decided on October 14th, 1870, that a minute book be provided to be used for building purposes only.

After the building scheme had been in operation for a year or two it was found that the rate of interest was too high, and the scheme itself not quite as advantageous as it might be; therefore, on October 1st, 1871, a resolution was moved :—

That we recommend to the Monthly Meeting the desirability of appointing a Sub-Committee to revise the Building Rules, so as to reduce the interest chargeable to 5 per cent instead of $6\frac{1}{4}$ as at present, and the principal to be reduced annually instead of quarterly as under the present rule.

This recommendation was adopted at the Monthly Meeting held on December 4th, 1871, and further confirmed, and the rules definitely altered and amended, at a Special General Meeting of members held on December 18th, 1871.

In view of the adoption of the amended scheme, and its effect on this department's working, it became necessary to consider the position a little; accordingly, instructions were given—

That our cashier prepare a list of the cost of the various lots of cottage property belonging to this Society, and also the ground rents of the same, and lay it before this Committee as soon as possible. (August 1st, 1872.)

On March 17th, 1876, it was decided to erect three houses in Tonge Moor Road, and specifications were obtained for the work, and, when these were considered, they were ordered to be built by contractors for the different sections of the work, whose tenders were accepted, viz., joiner's work, brickwork, masonry, and plumbing and glazing.

On July 27th it was decided that fifteen new houses should be built on Tonge Moor according to the specification

received. These were also built by contract, different contractors tendering for their special branches of work.

- On October 23rd, 1876, the following important resolution was passed :—

That the recommendation of the Finance Sub-Committee, namely, that in future interest on capital lent on security of buildings be reduced quarterly instead of annually as at present, be adopted.

A rather important decision was arrived at on March 17th, 1879, which affected the Building Department management expenses. This was recorded in the following minute :—

That a Special General Meeting of the Society, to be held immediately after the close of the next Quarterly Meeting, be called for the purpose of considering and deciding upon a recommendation of the Committee that No. 6 of the Special Land and Building and Mortgage Rules be so amended as to abolish the charge made for the expenses of management of the Building Department ; that the provisions contained in our Land and Building and Mortgage Rules, whereby the Committee is empowered to build houses for members under agreements for lease or purchase, or under mortgage to the Society, be put into practice forthwith ; that we have a quantity of mortgage deeds prepared, lithographed from a draft to be settled by E. V. Neale, Esq., barrister-at-law, of the forms provided in our rules, so as to save a large portion of the charge now made for the special preparation of each mortgage deed by our solicitors.

A Special Cottage Building Sub-Committee was also appointed, which consisted of three members of the Committee of Management. Messrs. Taylor, Williams, and Ryley were the first Committee.

At the Special General Meeting which was held on April 27th, 1879, the following resolution was passed :—

That No. 6 of the Special Land and Building and Mortgage Rules of the Society be amended by striking out after the word " year " in the fourth line the words " with a charge of 1s. for every £50, or fractional part thereof, owing to the Society for the expenses of management."

The Educational Committee were empowered to publish a pamphlet on the Building Department of this Society.

CHAPTER XLVIII.

SOLVING THE HOUSING PROBLEM.

"Why should we not frankly say: The housing question is our question; healthy conditions in workshops and factories are our concern; a living wage, reasonable hours of labour, provision of work for the unemployed, harmonious relations between landlord and tenant, between capital and labour, between master and employé, are our interest?"

"These things touch us because they touch Christ."

—R. F. Horton.

Early Operations—Money Advanced in 1908—Becoming Property Owners—Its Reforming Influence—Weighing the Chances of Success—Improving the Housing Conditions—Better Houses Built—Instalment Plan—Effect on Builders.

IN addition to progress made as shown in the statistical statements, other departments have helped in one way or another to increase the magnitude of the Society's operations, and none more so than the Cottage Building Department. True, not many houses have been built by the Society; but, on the other hand, members have had the opportunity of selecting, first, the district in which they would like to purchase property, and, secondly, the style of the houses their tastes desired.

This department first commenced its operations in the year 1868, lending in that year the sum of £120, whilst during the year 1908 no less a sum than £93,080. 3s. 9d. was lent upon approved mortgage securities at the rate of 4 per cent per annum interest.

Thus, from 1868 to 1908 we have advanced to 5,161 of our members the sum of £1,385,000, who have repaid during the same period £985,000, leaving a balance due to the Society of £400,000.

It is surprising what a sense of dignity the possession of property gives to each individual member. No matter how low he has been in the scale of human progress, the acquisition of a right to own a few bricks and mortar in the form of his own dwelling house seems to give him an air of one who feels that at least he has got a footing in his native land. He owns something, and, therefore, has proprietary rights therein. Early Co-operators were not satisfied with having solved the problem of how to feed and clothe themselves; they wanted something of a more practical character, and the question of how to obtain better houses for themselves at a reasonable cost, and under easy conditions, presented one of those outlets for surplus energy which could not fail to appeal to all who were in the least desirous of bettering the living conditions of their fellows.

The grandest reforms for the people must always spring from the actions of the people, and can be effected only by continued efforts and resolute determination on their part. The great power which seems yet destined to effect the social emancipation of the working classes is the power of Co-operation, a power in which they generally recognise the means of their social elevation, and the foundation of all true progress: for complete civilisation is, in fact, only the result of complete co-operation—co-operation based on sound and moral principles, and guided by pure and lofty intelligence. The most serious danger to the future prospects of mankind lies in the unbalanced influence of the commercial spirit, against whose exclusive tendencies better-hearted politicians should look upon it as their most pressing duty to protect and strengthen whatever is good in the heart of a man, or in his outward life forms a salutary check, till we have opposed to it not only individual testimonies in all the forms of genius from those whose privilege it is to speak at all times, but a national education, which, without overlooking any other of the requirements of human well-being, would be adapted to this purpose in particular.

Fortunately, our pioneers were not easily daunted, and they not only had the courage to weigh the chances of success, but they also considered the chances of failure with

deliberate impartiality by at first proposing that only £3,000 should be allocated to this object.

It was quite as evident then, as it also is to-day, that too many owners of cottage property were interested in keeping up the monopoly which they had enjoyed, and it is greatly to the credit of the originators of our great Building Department that they were able to recognise that any material improvement of the housing conditions of the people must come from themselves, and that it was by self-help, and in the encouragement of self-help alone, that their greatest achievements would be accomplished. It was early recognised that no houses gave such a return on capital as those tenanted by the industrious working classes, and it was also recognised that the Co-operative Society, in changing and improving the environment of its members, would be rendering untold benefits to the community.

Even to-day the condition of many working-class houses leaves much to be desired, and there can be little doubt that in their condition lies one of the fundamental causes of half the moral problems that now confront all reformers' efforts.

The cottages that were built by the Society in its early efforts were in every case superior to the general standard of workmen's dwellings then built. Every attention was paid to the sanitary requirements, and the houses were made as lofty and roomy as possible. It was not long, however, before it began to be recognised that the actual building of the property itself could safely be left in the hands of the builders themselves, once the standard had been raised, and now the department has developed from a House Building Department into a House Purchase and Mortgage Department.

As soon as satisfactory terms were arranged to suit all parties, and the rules allowed, arrangements were entered into by the members to purchase their houses on the instalment principle, either the house they lived in, or other property, just as they might desire, and in this way hundreds of the working men of Bolton have become owners of cottage property. It is well for the stability of the nation that it should have its workers housed and settled under fixed and stable conditions.

One effect it has had upon the building trade, and that is, that builders are now anxious to build houses to suit the requirements of intending purchasers, and where formerly houses were put up for letting purposes and for the investment of surplus funds, now the builders don't want to let the houses, but to put them up for sale. The result is that fully one-quarter of the new residential house property of Bolton is mortgaged to the Bolton Co-operative Society, and its members, by their individual efforts, are practically solving the housing problem to their own satisfaction.



CHAPTER XLIX.

FACTS AT A GLANCE.

“Facts are stubborn things.”

Each Year's Work in Figures—Growth in Decades—Five Years' Sales Growth—Money Withdrawn—Dividends Paid in Fifty Years—Pregnant Facts.

Year Ending	Number of Members.	Share Capital.	Sales.	Interest on Shares.	Dividend to Members.	Depreciation of Buildings, Fixtures, and Rolling Stock.	Average Yearly Dividend
		£	£	£	£	£	s. d.
November 4, 1859...	66	160	..	..	..	..	..
December, 1860....	795	2620	11156	59	384	44	1 2½
" 1861....	504	2233	10420	103	300	42	0 9
" 1862....	494	2077	9402	93	378	33	1 0½
" 1863....	516	2147	8755	87	357	44	0 11½
" 1864....	657	3296	10492	113	817	45	1 10
" 1865....	1241	6503	18341	196	1290	72	1 8
" 1866....	1718	11986	31534	384	2191	74	1 6½
" 1867....	2064	18753	45403	710	3612	109	1 9½
" 1868....	2428	23472	45330	944	3185	244	1 7½
" 1869....	2403	25224	37801	1113	2105	272	1 3½
" 1870....	2352	26627	35907	1172	2116	278	1 4½
" 1871....	2358	32202	44353	1304	2902	284	1 0
" 1872....	2470	39131	54800	1620	3548	307	1 5½
" 1873....	3174	47205	70586	1944	4290	386	1 4½
" 1874....	3284	52545	67456	2316	3930	426	1 4½
" 1875....	3646	58246	70286	2439	6994	493	2 2
" 1876....	5014	73246	109832	3024	12681	650	2 6½

December, 1879....	7823	98833	157143	4449	18434	1376	2 6
" 1880....	8547	113575	179366	4859	21076	1496	2 6
" 1881....	9313	125378	219657	5572	25656	2094	2 6
" 1882....	9849	137795	254414	6686	20768	2160	2 6
" 1883....	10958	152746	205400	6769	37579	2572	2 8
" 1884....	11657	160255	326201	7564	42621	2747	2 8
" 1885....	12141	173930	324467	7045	43813	3561	2 9
" 1886....	12557	178675	335877	6946	45066	2723	2 9
" 1887....	12737	188448	327288	7100	43478	3284	2 9
" 1888....	13448	215689	357001	7884	47852	2793	2 9
" 1889....	13897	245255	392257	8667	52845	3113	2 9
" 1890....	15080	279472	428529	10128	57724	4028	2 9
" 1891....	16617	319589	496010	11519	66906	4214	2 9
" 1892....	18009	359913	516906	13063	68732	3753	2 9
" 1893....	18903	389533	526747	14456	69810	4581	2 9
" 1894....	19925	420936	545584	15538	72050	3977	2 9
" 1895....	21218	460589	569213	16945	74971	5599	2 9
" 1896....	22226	484723	586365	16506	77364	7559	2 9
" 1897....	22818	471798	581796	15990	76548	5901	2 9
" 1898....	23027	495594	580967	14552	77095	3841	2 9
" 1899....	24792	539351	643447	15942	80976	4539	2 10
" 1900....	26448	570488	709941	17330	100520	4579	2 11
" 1901....	28019	602083	772347	18123	109750	4745	2 11
" 1902....	29346	624062	798201	19100	117033	4981	3 0
" 1903....	30736	642439	821084	19615	120629	6714	3 0
" 1904....	31369	651655	789753	20132	116680	5871	3 0
" 1905....	32292	665558	803169	21547	116817	5471	3 0
" 1906....	33087	690602	843979	22563	122853	8737	3 0
" 1907....	34198	716590	909770	23314	132577	8205	3 0
" 1908....	35194	725046	888389	23890	129783	7901	3 0
" 1909....	36601	737784	917701	24368	131456	7173	3 0
Grand Total....	..	..	17915915	452999	2328533	139402	..

NOTE.—The amounts shown in the yearly columns are even pounds only, no account having been taken of shillings and pence. The grand totals are exact.

THE SOCIETY'S PROGRESS DURING FOUR DECADES.

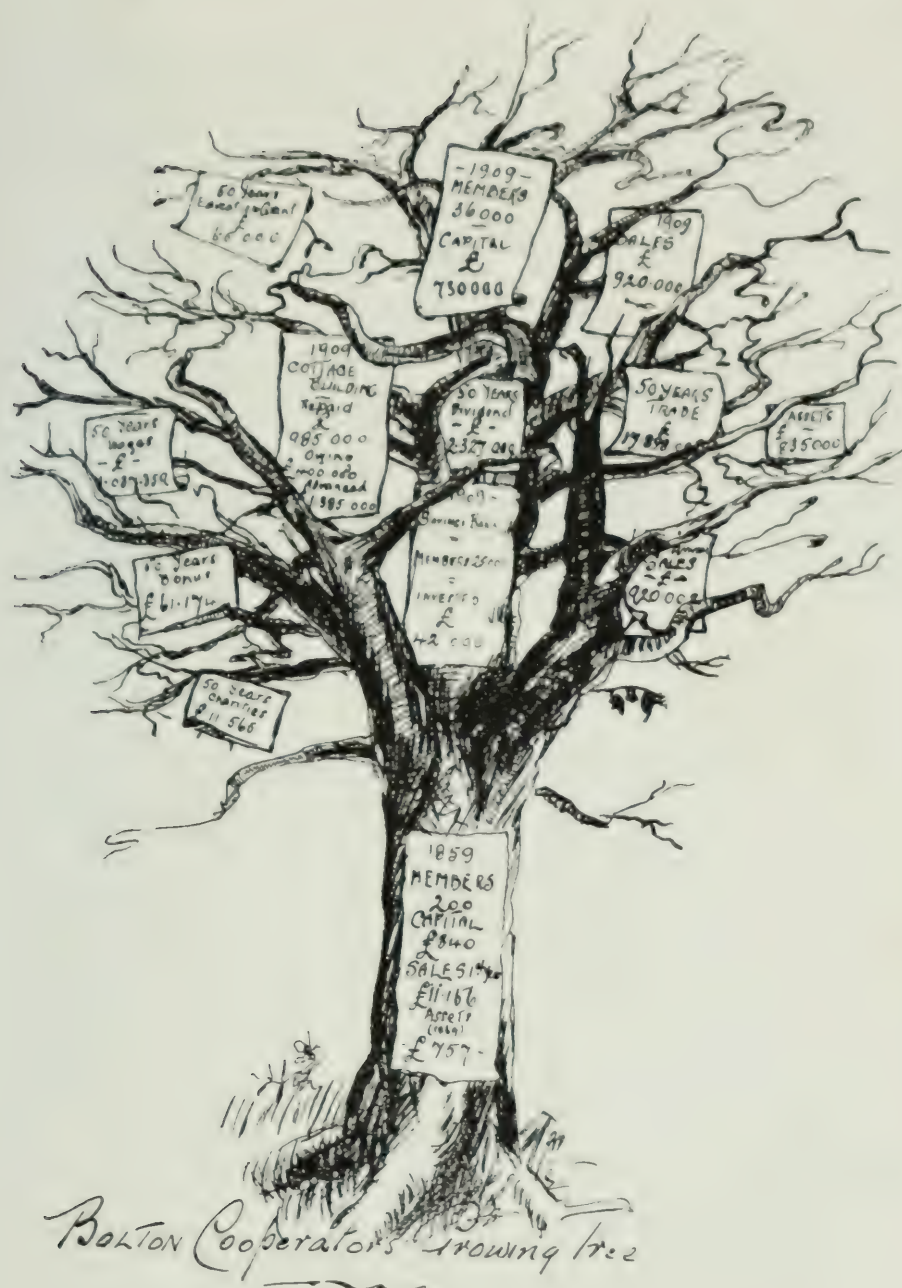
	1869	1879	1889	1899	1909
Number of Members	2103	7823	13897	24792	36601
Amount of Share Capital	£ 25224	£ 98833	£ 245255	£ 539351	£ 737784
Cash Withdrawn by Mem- bers, including Interest and Dividend	9928	50207	89349	183527	301239
Interest on Shares, &c., per annum	1113	4449	8967	15942	24368
Members' Dividend per annum	2165	18434	52845	89976	131456
Own Insurance Fund	Nil.	Nil.	494	6358	13039
Reserve Funds	570	1068	6643	9637	22820
Value of Buildings and Fix- tures, Rolling Stock, and Horses after Depreciations)	1071	40030	76436	113202	156004
Value of Investments	757	19674	65365	150027	218720
Sales per annum	37801	157143	392257	643447	917701
Educational Grant	55	550	1418	2461	3509
Bonus to Employés per annum	Nil.	551	1417	2461	Nil.
Wages of Employés per annum	1144	4811	18678	39613	65717
Value of Stocks	7630	17480	37913	53855	68464
Small Savings Bank—					
Contributions	* 185	679	4912	12398	41395
Interest Paid	7	17	137	542	1174
Number of Contributors ..	1..	1750	7800	20000	24000
Cottage Building Advances) (Balances)	7521	26816	80790	229726	404993

* Commenced 1875.

† Not recorded.

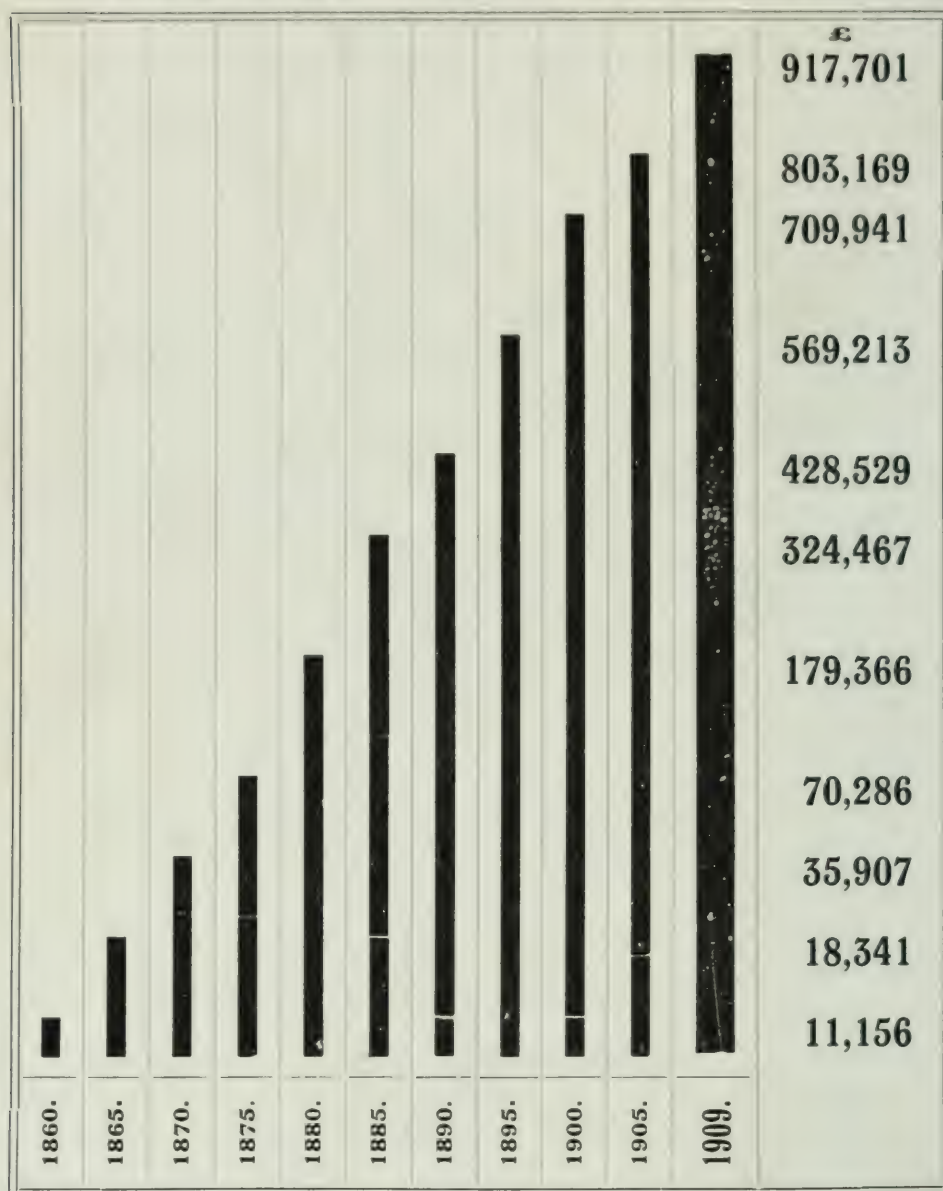
SOCIETY'S PROGRESS FROM NOVEMBER, 1859, TO DECEMBER, 1909.

Grand Total of Business done	£ 17,915,915
„ „ Dividend Paid to Members	2,328,533
„ „ Interest Paid to Members	452,909
„ „ Withdrawals by Members, including Interest and Dividend	5,144,671
Grand Total for Educational Purposes	65,444
„ „ for Charities	12,439
„ „ to Employés for Bonus	61,174
„ „ Cottage Building Advances	1,397,164
„ „ „ „ Repayments	992,171
„ „ „ „ Balance	404,993



PROGRESS OF THE SOCIETY.

Table Showing Increase of Sales each Five Years.



MONEY

is required, especially when a full week's holiday is to be taken advantage of, and, to illustrate one of the many benefits

TO CO-OPERATORS,

we only need to tell you that the week prior to the Bolton Holidays money was

GIVEN

away to our members from their accumulations of interest and dividends to the total amount of £19,135, and to Small Savings Bank members £3,394. Also, during the first week for paying our 3s. dividend for the June half year occurring as it did immediately after the holidays, we paid

AWAY

that week in dividends a further £11,199, or a grand total

AMOUNTING TO

£33,728.

Since the Society commenced business it has paid in dividend the sum of

£2,328,533.

This large amount has been saved to the members by simply trading at the Co-operative Stores, and has given to all an increased share of the comforts and luxuries of life. Last quarter alone there was a sum of £35,064

TO BE DIVIDED

amongst the members, and the amount is increasing quarter by quarter. Ten years ago the profits for a quarter amounted to £22,494; last quarter they had increased to £35,064. Our ranks are daily being augmented by numbers of intelligent men and women, who are learning that

AT THE

Co-operative Stores may be found, in the shape of dividends, hard cash wherewith to provide against sickness, infirmity, and old age. This knowledge alone is of immense value to the . . .

CO-OPERATIVE

purchaser in this age of cheapness, as serious consequences sometimes result from the use of goods of inferior quality. Thousands of members of Co-operative

STORES

have found incalculable advantages in time of need by having a fund to which they could come and draw their own, and thus successfully pass over a time of difficulty. Every working man or woman can enjoy the same advantages by going to the Office,

14 & 16, BOW STREET,

or any of the Branches, and paying 6d. entrance fee, then by trading at the Stores they will find out the advantages for themselves.

SOME FACTS OF THE SOCIETY.

The Society commenced business August 4th, 1859.

The present number of members is 36,601.

The sales for 1909 amounted to £917,701.

The profits for 1909 amounted to £140,374.

There are now 105 separate establishments.

The Cottage Building Account stands at £404,993 (balance). Total accounts opened, 5,630; accounts now open, 2,448.

Our share capital amounts to £737,784.

The business premises of the Society (trade buildings and fixed stock) stand on the balance sheet after depreciations at £150,004.

In the Small Savings Department we have 24,000 depositors, mostly children, and the amount standing to their credit is £41,395.

We directly employ 763 persons in the distributive departments and 246 persons in the productive departments, and the total wage bill for the year is £65,717.

We have 97 horses fully employed, and 106 vehicles.

We have 80 railway coal wagons on the lines constantly running between the collieries and the different sidings in Bolton.

Our Branch shops are in direct communication with the Central Stores in Bridge Street and Bow Street by telephone.

The whole of our Central premises in Bridge Street and Bow Street (including new Offices) are lit up with electricity, the electric installation being our own private property.

The reserve fund amounts to £22,820, and the insurance fund to £13,039.

The Library contains 20,000 books, and the issues are over 2,000 per week.

We have over 140 papers on the tables at one time in our Central Reading-room, Bark Street.

CHAPTER I.

RULES.

"Order is heav'n's first law ; and this confest,
Some are, and must be, greater than the rest,
More rich, more wise ; but who infers from hence
That such are happier, shocks all common sense."

—Pope.

Adoption of First Rules—Their Main Features—Bonds Used—Notice of Withdrawal Necessary—Provision to Reduce Shares—Abolition of Trustees—Rule for Reduction of Fixed Stock Adopted—Nomination Adopted—Education Fund Started—Seal Decided upon—Its Form and Device—Alteration of Name of Society—Alteration of Date of Holding Chief Meetings—Impersonation at Voting Provided for—Reduction of Entrance Fee—Disqualification Rule for Service on Committee.

TO the average member the rules are a bother. They are too much trouble to read, and when read are too hard for them to thoroughly understand. Still, for all that, they are very necessary for the well-being of the Society, and for the guidance of its members who wish to take an intelligent interest in its affairs, and who desire to have a voice in its management.

For historical purposes the first code of rules drawn up are the most interesting. These were drawn up and submitted at a meeting called for the purpose at Mr. Thomas Ashton's beerhouse in Derby Street, "The Half-Way House," on August 1st, 1859, when, according to the printed copy before me, they were adopted.

Less than fifty persons attended this meeting ; yet, they had great faith, and they registered the title as "The Great and Little Bolton Equitable Industrial Co-operative Society Limited," and their object was to raise, by the voluntary subscription of the members, a fund for better enabling them to purchase food, firing, clothes, and other

necessaries, by carrying on in common the trade of general dealers. It further stated that—

The principal place of business of the Society shall be at 37A, Derby Street, Great Bolton, or at such other place as the Committee of Management shall from time to time appoint, and at such place all the books of account, securities, and documents of the Society, other than such (if any) as are required for carrying on business on account of the same elsewhere, shall be kept. In case of any alteration in the place of business notice shall be sent to the Registrar of Friendly Societies seven days thereafter, signed by three members of the Committee.

The Society shall consist of those persons who originated it, providing they sign a declaration to abide by these Rules, and of all other persons than the originators who sign a declaration of their readiness to take up at least five shares, and pay a deposit of not less than one shilling, together with one shilling entrance money, and have been admitted by the Committee of Management, and approved of by a majority of the members present at an ordinary general meeting of the Society. A person desirous of joining the Society shall, through a member, cause the Secretary or other officer to enter his name, trade, and residence in a book provided for that purpose, when, if approved of by the Committee of Management, his name shall be written on a paper, to be posted up in the meeting-room of the Society three clear days before the general meeting, at which meeting such candidate's name shall be read over, and if no objections be raised by the members he shall be considered a member of the Society, after he has signed the declaration. Every person, on his name being entered in the book, must purchase a copy of the Rules, and pay an entrance fee of one shilling, which shall be appropriated to the reduction of fixed stock. A person so proposed and not admitted to membership shall have his entrance fee returned; and if any person proposed and approved of does not sign the declaration and pay the deposit within two months after his proposition, he shall forfeit his entrance shilling, and shall not be admitted to membership unless again proposed.

The Committee of Management shall cause a list of all members, open to their inspection, to be kept at the chief place of business of the Society, and shall cause the names of all persons who, under these Rules, cease to be members to be erased therefrom; and no person shall be deemed a member unless or until his name appears on this list, but any person who claims a right to be entitled to have his name entered upon such list may refer the question of his right to be entered thereon to arbitration, under the provisions hereinafter mentioned. All notices required to be given or sent to members shall be deemed duly served by sending or posting the same addressed to the member at his address inserted in such list. When any member shall change his residence he shall, within one month thereafter, give notice thereof in writing to the Secretary, who shall, on receiving such notice, make the requisite alteration in the list. Anyone neglecting to give such notice shall be fined threepence.

The capital of this Society shall be raised in shares of 11 each, which shall not be transferable, but the investment of each member shall accumulate or be employed for the sole benefit of the member, or of the husband, wife, children, or kindred of such member. Each member must hold at least five shares, and shall not pay less than threepence per week, or 3s. 3d. per quarter, until he has made up his five shares, and on default he shall be fined threepence per quarter, unless the default is shown to have arisen from sickness, distress, or want of employment, or any other reason satisfactory to the Committee of Management, in which case a written statement of the cause of default shall be sent to the Secretary at the time at which such payments ought to be made, otherwise the fines shall be in force. And each member shall receive out of the surplus receipts of the Society, after providing for the expenses thereof, in each year a Dividend, after such rate, not exceeding 5 per cent per annum upon the paid-up amount of his shares, as shall be declared at the Quarterly Meeting of the Society hereinafter mentioned. Any member may pay the whole or any part of his subscriptions in advance. No member shall hold more than fifty shares in the capital of this Society, nor shall any member or person claiming by, through, or in trust for any member, be entitled to any share or interest in the proceeds of this Society exceeding in amount £50, exclusive of any annuity, nor by way of annuity, to any interest in the funds exceeding £30 per annum.

A form of bond was drawn up to enable the Committee to obtain money by way of loan on the security of such bonds at 6 per cent interest, providing they were signed by at least three members, and countersigned by the Secretary for the time being, such sum or sums of money as any special general meeting of the members sanctioned, not to exceed four times the amount of the paid-up subscriptions of the members for the time being.

Withdrawals could only be made by giving notice thereof, such notice for small amounts being two weeks, and for large, £45 to £50, thirteen weeks. A provision was also made for the reduction of shares:—

That should the Committee of Management have more cash in hand than they can profitably invest, they shall have power to reduce the number of shares held by members, the highest being first purchased down. Members may allow their surplus cash to remain in the funds of the Society after the time of notice has expired, but shall not receive interest thereon.

At the first meeting of the Society after these Rules are certified by the Registrar there shall be elected, by a majority of the members then present, eight persons as a Committee of Management, three Trustees, President, Treasurer, Secretary, two Auditors, and five Arbitrators (the persons elected as Arbitrators not being directly or

indirectly interested in the funds of the Society), and afterward shall be elected (unless previously removed by a resolution of the majority of members present at any meeting called for that purpose), the President, Treasurer, Secretary, Trustees, and Arbitrators at the General Annual Meeting; and the Committee at the Annual General Meeting and the meeting held in June in each year, four of whom shall go out of office at once and in rotation; in failure thereof the officers last appointed shall continue to hold office; and if any of such officers or any Trustee dies or is removed previous to such meeting the Committee shall appoint a person to fill the vacancy. No person to be eligible for a Trustee, or to be on the Committee, who has not been a member of the Society six months, or eligible for President who has not been either a Trustee or on the Committee. The officers of the Society shall receive such remuneration for their services as shall be agreed upon at any General Annual Meeting. Every person appointed to any office touching the receipt, management, or expenditure of money for the purposes of the Society shall, before entering upon the duties of his office, give such security, pursuant to the statutes relating to Friendly Societies, as is deemed sufficient by the Committee of Management.

The General Meetings of the members shall be held on the first Monday in each month, for the purpose of explaining the principles and laws of the Society, for discussing its affairs, and suggesting improvements and alterations for the guidance of the Committee of Management, and the approval of candidates desirous of becoming members of the Society.

The net proceeds of all businesses, other than the wholesale business hereinafter mentioned, carried on by the said Society, after paying or providing for interest on loans, the proper reduction in value of fixed stock, and for such dividends upon the subscribed capital thereof as aforesaid, shall from time to time be applied by direction of the ordinary Quarterly Meetings thereof, either to increase the capital or business of the Society, or to any provident purpose authorised by the laws in force in respect to Friendly Societies, and the remainder, less $2\frac{1}{2}$ per cent, shall be divided among the members of the Society in proportion to the amount of their purchases at the Stores during the quarter. The profits on goods supplied to non-members shall be appropriated to the reduction of fixed stock.

Any member who has paid up all his subscriptions may withdraw from the Society on giving one calendar month's notice in writing to the Secretary of his intention; and any member may withdraw without paying up all his subscriptions with the consent of the Committee. Upon the withdrawal of any member he shall receive payment of the balance then standing to his credit in the books of the Society, with all arrears of dividends and profits, if any, within six months after such withdrawal. Any member having participated in the profits shall, in case of withdrawal, forfeit such sum (not exceeding two shillings) as the Committee may think proper. Such forfeits to go to the funds of the Society.

If a majority of the members present at any Special or General meeting are dissatisfied with the conduct of any member, they shall have the power of expelling such member from the Society. The member so expelled shall be entitled to receive the same amount in the funds of the Society as if he had withdrawn, after deducting therefrom any fines or other moneys owing to the Society by the offending member. The offending member shall have six days' notice in writing from the Secretary informing him of such meeting and the charge brought against him. Expelled members shall not be allowed again to join the Society until the expiration of one year from the date of such expulsion.

All moneys received on account of contributions, donations, admissions, or otherwise, shall be paid to an account to be opened with some bank selected by the Committee in the name of the Society, unless the finances of the Society are too small to allow such account being kept, in which case they shall remain in the hands of the Treasurer, and all such moneys shall be applied towards carrying out the objects of the Society according to the Rules thereof, and so much of the funds as are not required for immediate use, or to meet the usual accruing liabilities under the provision aforesaid, shall, with the consent of the Committee, be invested by the Trustees, on such securities as the Committee from time to time directs, and shall from time to time, by the direction of the said Committee, be sold out, and the proceeds thereof applied to the engagements of the Society.

No payment exceeding £2 shall at any time be made except in virtue of an order of the Committee, signed by three of the Committee, and countersigned by the Secretary; payments under £2 may be made out of the petty cash by the Treasurer on his own authority. The business of the Society shall be conducted for ready money only.

Every member shall pay such sum per quarter as may be required towards defraying the necessary expenses of management, and a separate account shall be kept of such contributions and expenses, and shall be audited in the same way as the other accounts of the Society.

These rules are signed by John Morton, Robert Crook, and Joseph Bridge, members; John Bridge, Secretary; and they are certified as being in conformity with law by John Tidd Pratt, Registrar of Friendly Societies in England, August 18th, 1859. In glancing through these old rules one marvels at their completeness, and the fulness of detail contained therein for a young Society born in the midst of hard times, and among unlearned and ignorant men brought up on hard fare and poor conditions generally compared with our present-day luxuries. It is not necessary to give every rule formulated; only the most important sections are gleaned in order to form a basis of comparison with those existing to-day.

After three years a second edition of rules was printed, 600 copies being purchased. The Office was then at 5, Acresfield. These revised rules were adopted at a Special General Meeting of the members held on December 29th, 1862. They contain several important changes, the first one being the abolition of the Trustees. Working under the scheme of trusteeship as outlined in the first scheme of rules drafted had proved unsatisfactory, and they were abolished. Loans at 6 per cent were still taken. Members being in distress might withdraw any sum in the funds of the Society above three shillings at the discretion of the Committee of Management. In the first rules the amount was placed at £2 which had to be left with the Society, and the reduction to three shillings was to give the member greater freedom.

One important addition in the 1862 rules is the following :

That no servant of this Society shall serve any office in the Committee of Management, or be an Auditor, on any account whatever.

Also a definite rule for the reduction of fixed stock was introduced as follows :—

The fixed stock shall be reduced in the following manner : a deduction after the rate of 10 per cent per annum shall be taken quarterly from the then value of such fixed stock, and also all moneys received for admission or withdrawal.

Nomination by members was adopted, the member having to pay threepence to the management fund for each nomination or revocation he might make of his intentions for the transfer of his interest at death. This was done at the beginning, but was not set specially forth as in the second lot of rules.

The really interesting and most important feature of these second rules is the adoption and creating of the education fund, as follows :—

That a separate and distinct account shall be kept of the allowance for educational purposes, which shall be under the management of a special Committee of five members, three of whom shall be appointed at the Quarterly Meeting in April, and two at the October meeting, and retire alternately. The Educational Committee shall be held responsible to the Quarterly Meetings of the Society for the proper disposal of the fund placed under their care, and shall not be allowed to vote away any portion thereof to be spent or disposed of by any other party.

These were signed by Thomas Kay, John Hollas, James Cassady, John Tunstall, William Jones, Henry Gerrey, and John Bramwell, as members; and William Crankshaw, as Secretary.

The next revision of rules appears to have been made on Monday, June 8th, 1868, when a number of alterations and additions were made. These may be briefly summarised as: Power to purchase, erect, sell, and convey, or to hold land and buildings given; arbitrators abolished; fifty members necessary to convene a special general meeting instead of twenty as in the previous rules; depreciation provisions altered to $2\frac{1}{2}$ per cent per annum from the value of all buildings, and 5 per cent per annum for the reduction of fixed stock. Two new rules were inserted:—

The Society shall have its name engraven in legible characters on a seal, and shall have its name mentioned in legible characters in all notices, advertisements, and other official publications, and in all bills of exchange, promissory notes, endorsements, cheques, and orders for money or goods purporting to be signed by or on behalf of this Society, and in all bills of parcels, invoices, receipts, and letters of credit.

The seal shall have for a device as follows:—"A pair of scales, equally balanced on a beehive, with bees around it," and it shall be in the custody of the Secretary, and it shall be used only when directed by a resolution of the Committee of Management, a minute of which resolution shall be duly recorded by the Secretary.

A few minor alterations in the wording of the rules were made at the Monday meeting, April 19th, 1875.

These were signed by John Tunstall, Henry Gerrey, Thomas Walsh, Freeman Boardman, Edward Dillon, William Johnson, John Howarth, members; and Sydney Jackson, Secretary.

On January 9th, 1882, a special resolution was passed: "That the name of the Society be altered." This was confirmed at a subsequent General Meeting, of which notice was duly given, held on January 23rd, 1882, and the application forwarded for registration on the 24th instant, signed by Thomas Hargreaves as the Chairman of both meetings, and Alfred Hackney as Secretary. It was returned marked as registered on February 11th, 1882. The name first registered was: "Great and Little Bolton Equitable Industrial Co-operative Society." The proposition: "That

the name of the Society be changed to 'The Great and Little Bolton Co-operative Society Limited.'"

The new rules also issued at this time contain a remark that "No payment of withdrawable capital shall be made while any claim due on account of any deposit is unsatisfied."

In the partial amendment of rules of May 17th, 1888, several important features appear. First, the months in which the Quarterly Meetings were held were altered from January, April, July, and October to February, May, August, and November. An addition to Rule 30 was made to the effect that—

No member of the Committee having served three terms or years in succession shall be eligible for election till he has been off the Committee twelve months.

This document is signed by Arthur Holt, John Armitt, Joseph Ambrose Holtham, members of the Society ; Alfred Hackney, Secretary of the Society.

A similar provision relating to the election of members for service on the Educational Committee, and regulating their period of service in the same fashion, was registered on October 5th, 1893.

A complete amendment of the rules was registered on November 29th, 1894. This is signed by William Lander, Richard G. Crowshaw, Samuel Fairbrother, three members of the Society ; Joseph Pomfret, Secretary.

A partial amendment of rules relating to the holding of meetings and the payment of dividends was registered on June 6th, 1898. The chief features contained therein are :—

The meetings held on the first Monday in February and August shall be Half-yearly Meetings, and the meetings held on the first Monday in May and November shall be Quarterly Meetings of the Society ; the other General Meetings shall be Monthly Meetings of the Society.

The profits apportioned for the March and September quarters shall be paid as an interim dividend, at a rate not exceeding the dividend paid for the previous half year.

This is the first type-written document that is registered, and it was signed by John Bentley, William Arthur Hilton, John Hodge, members of the Society ; Joseph Pomfret, Secretary.

A further partial amendment of rules was registered on September 16th, 1899. The chief provisions of this are :—

No ballot paper shall be issued to any member except on production of his or her share book. Any person found to have impersonated any other person, or to have influenced any other person to impersonate, shall be liable to expulsion from the Society. Any member having a charge to make against any person having infringed Rules 20 or 27B shall state his case in writing to the Secretary within fourteen days after the declaration of election, and shall at the same time forward a deposit of ten shillings, which shall be forfeited in case the charge is not proved. The charge shall be dealt with at a Special General Meeting duly called, to be held immediately after the next Monthly Meeting.

Any person seeking election on the Committee of Management or on the Educational Committee found to have been soliciting votes by the circulation of canvassing matter, or to have induced other persons to solicit votes for him in that manner (either before or after nomination), or to have canvassed the servants of the Society, or to have been canvassing on or about the Society's premises on the day of election, shall be disqualified, and shall not be again eligible for a period of two years.

This document is signed by Robert Howarth, Richard G. Crowshaw, Henry Hardman Brownlow, members of the Society ; Joseph Pomfret, Secretary.

An important alteration of the rules was registered on January 20th, 1903, which had the effect of reducing the entrance fee of one shilling to the small sum of sixpence. Also that the minutes of the Educational Committee for the preceding month shall be submitted at each Monthly, Quarterly, or Half-yearly Meeting. This is signed by Robert Bell, William Arthur Hilton, John Nuttall, members of the Society ; Joseph Pomfret, Secretary.

On August 11th, 1908, was registered a new rule in place of Rule 27, as follows :—

(1) No person shall be eligible to serve on the Committee of Management who has not been a member of the Society for three years ; or as President, who has not been a member of the Committee of Management or an Auditor twelve months ; or if he or his parent, brother, sister, son, daughter, herein termed " relative," is employed by the Society ; or if he holds any other office or place of profit under the Society ; if he becomes bankrupt, or until he has obtained his legal discharge ; if he is concerned in or participates in the profits of any contract with the Society ; or if he carries on the same business as the Society ; also, to be eligible for General or Educational Committees, he must either have spent with the Society during the

preceding twelve months an average of not less than 26 per quarter, or have five fully paid up shares in the Society. But the foregoing Rules shall be subject to the following exceptions:— That no Committee man shall vacate his office by reason of his being a member of any Company or Society which has entered into contracts with or done any work for the Society. Nevertheless, he shall not vote in respect of any such contract or work; if he does so his vote shall not be counted. Any person seeking election on the Committee of Management or on the Educational Committee found to have been soliciting votes from the servants of the Society, either verbally or by the circulation of canvassing matter, or to have induced any other person to solicit votes for him in like manner (either before or after nomination), shall be disqualified, and shall not be again eligible for a period of two years. It shall also disqualify any person for a similar period if his wife or his son or daughter is found to have been canvassing, or to have induced any other person to canvass for him, the servants of the Society.

(2) Any member of the Society found to have issued canvassing matter on behalf of any candidate, or found canvassing within 100 yards from the entrance of any of the Society's polling stations on the day of election, shall render himself liable to expulsion from the Society.

The Committee of Management shall take such steps as will ensure the effective working of Rules 20 and 27.

This is signed by William Yates, Oswald Rothwell, William Martindale, members of the Society; William Bentley, Secretary of the Society.

The large number of amendments and alterations to rules made of late years point out the fact that the members themselves are taking a more intelligent and active interest in the affairs relating to the government of the Society, and in all its dealings.

At the Special General Meeting, Monday, June 21st, 1909, the following resolution was passed:—

That the Rules of the Society as at present printed be rescinded, and that the same be adopted as New Rules, with the amendments now and previously adopted embodied therein.

These rules were sent up to the Registrar of Friendly Societies, signed by William Yates, John Thomas Walkden, and John Nuttall, as members, and Mr. William Bentley, Secretary, and were returned as duly registered on July 14th, 1909. As these are the rules in force now there is no need to make any remarks respecting them.

CHAPTER II.

BUILDING DEPARTMENT RULES.

“Let your structures be noble and good.”

Start of Department—Its First Rules—Standard of Value Fixed—Model Rules Finally Adopted—Reduction in Repayments Sanctioned—Rate of Interest Reduced.

IN 1868 the Building Department commenced, and a separate code of rules was drawn up, with the following introduction :—

That this Society is prepared to assist any member to purchase a house, which may be either one that the Society may have for sale, or one of the member's own selection which may not belong to the Society, subject to the following conditions :—

(1) The Committee may advance any sum not exceeding five-sixths of the value of such house, after all expenses attending the purchase and transfer and mortgage deed shall have been paid ; the value thereof, if it be a house selected by a member, shall be determined by a Sub-Committee appointed by the Committee, or by any approved valuer that may be mutually agreed upon. But if it be a house to be sold by the Society the value of such house shall be determined by the Committee.

(2) A mortgage shall be required as a security for all money advanced to any member of the Society ; and such mortgage shall contain such powers for the Committee for the time being of the Society to lease, sell, and give receipts to purchasers, and such other powers and provisions, and shall be in such form as the counsel or solicitor of the Society shall advise or require. The securities made and executed to this Society shall contain an absolute power of sale in default of payment of the monthly subscriptions, fines, interests, or other payments which ought to be paid by the mortgagor, as prescribed in Rule 7 (except in the event of the mortgagor becoming bankrupt or insolvent, in which case possession of the said mortgaged premises may be taken immediately upon the publication of such bankruptcy or insolvency). In the event of the powers contained in any mortgage made to this Society being exercised, the proceeds arising thereby shall be applied and disposed of as in such mortgage mentioned.

(3) The mortgagor shall repay by monthly instalments of not less than ten shillings per 100 of the whole amount advanced, in addition to all interest, ground or chief rent, insurance, repairs, or other charges that may from time to time arise on such house, until the whole amount advanced be paid off, at which time the mortgage and title deeds shall be given to the purchaser, together with a receipt in full from the Society, bearing the Society's seal, and signed by the Secretary.

(4) The interest charged to mortgagors shall be at the rate of 6½ per cent per annum on the whole amount due at the commencement of each quarter of a year after the advance has been made, such interest to become chargeable upon the execution of the mortgage deed. The mortgagor shall in every case bring his instalments and all other payments to the office of the Society on the first Monday in each month, the quarter terminating on the 10th day of the months of March, June, September, and December in each year, at which time such mortgagor shall produce to the Secretary, for his inspection, such receipts as may be needed to satisfy him of the due performance of the conditions contained in Rule 3. In default thereof the Secretary shall acquaint the Committee, who shall make immediate payment, the amount thereof to be charged to the mortgagor, who shall in each case be fined 2s. 6d. for his neglect.

(5) All premises mortgaged to this Society shall be annually insured by the Secretary in the name of the Society alone, or (if so required) jointly with the parties specified in the deeds. The cost of such insurance shall be repaid to the Society with the following monthly instalment by the respective mortgagors. In case of damage by fire the Committee may make arrangements with the insurance office to receive the amount payable on account of such damage, and their receipt shall be a sufficient discharge. The Committee may, if they deem it advisable, repair the damage sustained, or retain as much as will liquidate the claims which the Society may have on the mortgagor by virtue of these Rules, and pay the surplus, if any, to the mortgagor, or to such other person as he shall, by writing, direct to receive the same.

(6) That should any mortgagor at any time, from distress or other causes, be unable to pay his instalments, &c., due to the Society, he shall acquaint the Secretary, in writing, of his inability to do so, at which time he may have the privilege of providing a purchaser for the property which he may hold on mortgage; but in the event of such member not being able to find a purchaser the Committee shall be empowered to purchase the property at such price as may be agreed upon by a Survey Committee, or by any authorised surveyor that may be mutually agreed upon; the mortgagor in such case to pay all expenses attending the survey and transfer, together with all fines and instalments due to the Society.

(7) That should any mortgagor neglect to pay all instalments due to the Society at the end of any quarter, he shall be fined 2s. 6d.

for his neglect, and should he become six months in arrears with his payments the Committee shall call in the whole amount due from such mortgagor, and in case it be not paid within twenty-one days after the mortgagor shall have received notice of such call, the Committee shall sell the property by auction to the highest bidder, and pay over to the Treasurer of the Society the whole amount due thereon, with all fines, and the remainder, if any, after paying all expenses attending such sale, shall be paid over to the mortgagor.

(8) In construing these Rules words importing the masculine gender shall be taken to apply to a female ; and words importing one person or thing shall be taken to apply to more than one person or thing, unless there is anything in the context to prevent such a construction.

The first rules did not survive long, for on May 3rd, 1869, we find them amplified, and over a score of additions made thereto. A standard of value was fixed in these rules of £250 sterling, the Committee having the right to take up land and erect houses thereon for the convenience of its members, as the first rule well sets forth :—

The Committee of Management may from time to time build or purchase on account of the Society, or of any members thereof, any dwelling-house not being of greater value than £250 sterling, and may purchase or rent on such account any land convenient for the erection of such houses, and may dispose of any such houses or sites to any member of the Society, and may execute any building work by way of repairs, alterations, or otherwise, on account of any such member.

These second rules were registered on May 25th, 1869, and were signed by Henry Gerrey, Joseph Walker, James Rowe, Isaiah Arstall, William Johnson, Edward Dillon, Freeman Boardman, Thomas Walsh, as members ; Sydney Jackson, Secretary.

Model Rules were drawn up by the Registrar of Friendly Societies at the instigation of the Central Co-operative Board, and were adopted by our Society in conjunction with others. The Registrar, in the course of his remarks respecting these, says :—

I have prepared these Rules and forms as instructed, after a careful examination of various sets of existing rules which were forwarded to me. I find these latter in many instances difficult to construe ; they would be, I fear, still more so to enforce, and in only one or two instances have the legal difficulties incident to dealings with land been in anywise grappled with.

This is dated October, 1873. The rules were adopted on April 19th, 1875. The chief feature is a reduction in the monthly repayments from ten shillings per £100 per month to eight shillings and fourpence per calendar month.

On February 16th, 1886, there was registered a very important alteration of rule, relating more particularly to the Building Department :—

That Rule 6 of the Special Land and Building and Mortgage Rules be amended by striking out of the fourth line the figures and words " 5 per cent per annum," and substituting the figures and words " $4\frac{1}{2}$ per cent per annum."

The effect of this was to reduce the interest payable on loans by one half per cent. To-day the interest charged on loans is 4 per cent per annum, thus another one half per cent has been reduced from the amount of interest which was formerly paid on loans granted from this department.



CHAPTER LII.

MANCHESTER SHIP CANAL.

“ Waterways may be highways of wealth.”

Start of Canal—Investment proposal defeated—Members’ decision adopted—How the Shares were paid for—Depreciation instituted—Present Value.

WHEN the question of Manchester having a direct waterway to the sea was raised it found many enthusiastic supporters in Bolton and district. Circulars were sent out by the Ship Canal Company in 1887 pressing urgently the claims of the Canal on every hand.

The Committee, feeling that there was very little hope of obtaining any return from an investment for a long time to come, recommended the members to invest £3,000 as share capital in the Canal Company. Enthusiasm reigned at the meeting, and the proposal to take up shares was carried unanimously. The members present, however, rejected the Committee’s recommendation, and proposed that £5,000 be invested instead. Before, however, this could be carried, Mr. William Entwistle (then a member of the Committee), speaking from the platform, in a glowing speech urged the grand claims of the Canal on this district, and, holding forth on the prospects of the Company in the future, he proposed that the sum to be invested in the Ship Canal Company should be £10,000. This was seconded, and in the heat of the moment carried almost unanimously.

The members at this time were not satisfied with having devoted a large sum of the Society’s capital to the taking up of Ship Canal shares, but they also wanted to take some up on their own private account, and instructed the Committee to try and prepare a scheme to enable them to do so.

The minutes of the Special General Meeting held on Wednesday, April 27th, 1887, are as follows:—

The Secretary read the notice convening the meeting for the purpose of considering the question of taking up shares in the Manchester Ship Canal Company, also the report of the Manchester Ship Canal Bolton Committee. After considerable discussion it was resolved: "That we take up 1,000 £10 shares in the Manchester Ship Canal Company." The Committee were recommended and undertook to go into the question of the Society becoming agents through whom the members might take up shares in the Canal Company individually, and to consider a scheme whereby shares might be taken up and subscribed by small periodical payments.

The matter was delegated to the Finance Committee for consideration, and they finally adopted the following resolution:—

That with regard to the suggestion that a scheme be matured whereby members may be enabled to make small periodical subscriptions in payment of Manchester Ship Canal shares, we consider that this may be done through our Savings Bank Department in the ordinary way, and that there is, therefore, no necessity for any special system to be arranged.

Looked at in the light of after events this was a very wise way of dealing with the matter.

What the effect of the investment is to-day we now know. For a considerable time the Ship Canal Company paid interest on the capital paid into its coffers, such interest being paid out of its own capital, and the Bolton Co-operative Society received back in this way £650. This was taken off the value of the shares as depreciation, and thus reduced the amount actually paid for these shares by that sum. Payments for the shares were made periodically as called up in sums of £1,000, and the final instalment for the shares was discharged in September, 1891, making £10,000 in all, at which time they stood in the balance sheet at £9,000, less a special depreciation made then of £100, thus leaving them at the time of the final transaction at £8,900. In June, 1891, a special depreciation was written off the value of the shares, which further brought them down to £8,000.

After the time of the payment of the final instalment of the purchase money they were depreciated quarterly either £100 or £200 until December, 1892, when they were again

specially depreciated £550. From that time they have been steadily depreciated until they now stand in the balance sheet at the low figure of £1,000. At this figure they are nearer their present market value, but if sold now they would hardly realise that amount.

While this loss is a serious one from a financial point of view, we as Co-operators are well aware that we have been somewhat compensated in trade by the opening of this important waterway. Nothing can be more sure than the fact that it has had its influence in the fixing of charges of commodities for transit to Manchester and district, and as a trade avenue its development has had no mean influence. It is a very difficult matter to gauge what its future prospects are. Fortunately there are signs of improvement in some directions, but it cannot yet be said that things look bright all round. Anyhow, it is cheering to see some little break in the clouds. It is hoped that ere long we shall come to the stage when the shareholders will receive some interest on their preference and ordinary shares. But the time is not yet. The greater the support given by the traders to the Canal, both importers and exporters, the sooner will come the day when dividends will be declared.

If the Government scheme eventually becomes law whereby the whole of the canals and waterways in the country become the property of the Government, these shares might bring in some money, but even then it is doubtful whether they will at any time return their full value. We must only hope so.



CHAPTER LIII.

STORY OF THE BUGLE HORN COLLIERY:
AN ATTEMPT AT CO-OPERATIVE COAL MINING.

"Live not for thyself alone!
Know that God made all men brothers;
Therefore let thy deeds be done
Ever for the good of others."

*Investing Surplus Capital—Coal Mining Scheme adopted—
Extent of Colliery—Fortunes made by Coal—Bugle Horn
bought—Its situation—Fall in prices—Its effect—Further
capital needed—Co-operative fidelity—Why the scheme
failed.*

A FEW years after our Society started the great cry amongst Co-operative Societies was: "How must we invest our surplus capital?" the accumulated savings invested with Co-operative Societies in many cases far exceeding the amount required by them for the purposes of distributive trade. It was necessary, therefore, to look out for other investments. As Co-operation aims to secure "the greatest happiness of the greatest number," it was natural that productive Co-operation should attract the attention of the managers of distributive Societies, and still more so that Co-operative coal mining should be prominent amongst the schemes brought before the movement, owing to the very high prices at that time commanded by the article.

Coal is one of the most important items in connection with our great manufacturing industries, and is also a necessary article in all Co-operative households; it is one of our daily wants, and should, therefore, be on our list of "goods required from the Store."

Unlike mineral properties generally, the extent of a coalfield can generally be ascertained pretty accurately,

and its future yield very closely calculated. There are certainly cases where such calculations may be interfered with by what are termed "faults," but I am given to understand that the nature and condition of our coal deposits have been so carefully studied that the whereabouts of the faults are often known, though in some cases they may not have been clearly defined. It may then be assumed that, when the thickness of a seam has been ascertained, the amount of coal contained in a given area is simply a matter of arithmetic. Coal properties have for some generations been the source of considerable wealth to numerous owners. Some of the largest fortunes made in this country have been derived from the "black diamond," a name which well denotes its intrinsic value. When we say that 133,306,485 tons were raised in this country in 1875, we indicate the difficulty of forming a just conception of the vast amount required to meet the demand of our trade, industry, and domestic and social institutions.

Our ironworks, our steam mills, our railways, and many of our ships depend upon coal as a generative power; in fact, turn which way we may, we find coal taking one of the first places in the sources of our national prosperity. The demand does occasionally flag, but I don't think it likely we shall ever see it permanently decrease.

Lancashire is a great coalfield, and some of the members of our Co-operative Societies are miners; we have the beds of coal under our feet. The winners of it are amongst us, and the capital required to raise it is invested by our Societies with the bankers, who are now lending it to those who employ us. Why, then, we might well ask, should we not engage largely in coal mining?

It is well known that at the time above referred to the sudden rise in the price of coal enabled colliery proprietors to reap rich harvests. New companies were called into existence, existing collieries were developed, and others which had been temporarily abandoned were reopened.

It was at this time that the Co-operators of this district determined upon commencing mining operations, and, after considerable deliberation, they decided upon the formation

of the United Co-operative Coal Mining Society Limited, which was registered in January, 1874. This Society was formed by Co-operative Societies, Co-operative companies, and individuals, and we read in the prospectus, which was issued in May, 1875, that the object of the promoters was to "supply themselves with coal from their own mines." The Society had purchased a very fine field of coal from the lessee, but it appeared that the landowner absolutely declined to transfer the mine to a Co-operative Society.

In a later prospectus we read :—

We have purchased the Bugle Horn Colliery, a capital property, which is in complete working order, and has an area of 70 Cheshire acres of the Wigan 3ft., 4ft., and 5ft. seams underlying the whole estate at the following depths:—3ft., 40 yards; 4ft., 78 yards; and 5ft., 104 yards from the surface.

The colliery had two well-constructed shafts, each 14ft. diameter inside the brickwork, sunk to the lowest of the above seams of coal, all of which were opened out (strait work chiefly) in preparation for full development, when the Society was able to raise not less than 2,000 tons per week.

The report of the mining engineer confirmed the opinion of the Committee and Manager. He wrote :—

Latchford, near Warrington,

May 10th, 1875.

GENTLEMEN,—I have examined on your behalf the Bugle Horn Colliery, which, though only commenced in April, 1872, is now very well advanced in opening out. It is, in my opinion, a very suitable colliery for your purpose. The plant and appliances are quite capable of extracting 2,000 tons per week, which quantity should shortly be obtained. The quality of coal is satisfactory.

Yours respectfully,

JAMES CAVE WHITTLE, Mining Engineer.

The whole of the machinery was new and of the most modern construction, and of an exceedingly good quality. Sixty railway coal wagons were bought with the colliery, and 150 more were afterwards added to the plant. The colliery was situated in the township of Westhoughton, and was connected with the Eccles and Wigan branch of the London and North-Western Railway by a tramway about 1,200 yards in length, and was eleven miles distance from Bolton. It was, therefore, well placed, being in the

centre of the manufacturing district, and within easy access of some of our largest Co-operative Societies. The produce of the mine was as suitable for the district as the mine itself was within easy reach. The 5ft. mine was what was known in Manchester as the "Trencherbone," and in Wigan as the "9ft." It was a hard coal, contained a great quantity of heat, and burned well. The 4ft., which was best known as the "Wigan 4ft.," was a softer coal, which, being mixed with the 5ft. coal, formed a very capital house coal, and gave considerable satisfaction to those who used it. The 3ft. was a soft but very excellent coal, and was sold largely by the previous proprietor for gas making purposes, but the demand for burgy from this Society enabled the Directors to dispose of the whole of it for steam coal.

The contents of the land acquired was 213 Cheshire acres in the three seams, and the estimated yield of coal was about 2,300,000 tons, which, at the rate of 2,000 tons per week, would last twenty-three years. This was taken at 3,000 tons per foot per Cheshire acre, but, as the actual measurement was 3,200 tons, there remained a sufficient margin for faults or any other cause of shortness of quantity. The demand of the Societies who were customers for fuel was almost stationary for a few years, though it was gratifying to find that it rose from 6,700 tons for the half year ending June, 1876, to 8,200 tons for the half year ending June, 1877. If the Societies had taken all the house coal produced in the last half year which they had an undoubted market for, the profit realised by this Society would have amounted to a considerably larger sum than the balance sheet showed.

The royalties on the coal were not excessive, but there was a certain standing expense, comprising wages, wagon hire, repairs and renewals (more or less), surface rents, rates and taxes, interest on money, which must always be met, and if the yield of fuel was large the percentage was proportionately less.

Such in outline was the Society's position, and, admitting it to be desirable that the Societies generally, and those in this district in particular, should as speedily as possible have produced for themselves the commodity the United

Coal Mining Society supplied, it must be gratifying to know that, despite difficulties innumerable and unusually great, the Society named made the progress and obtained the footing to which it could fairly lay claim. Among many obstacles to a greater success than it actually attained the reduction in prices took a prominent place. If the reduction in the price of the article sold had been accompanied by a corresponding diminution in the cost of producing it, the Society would have found in these circumstances no hindrance to its prosperity, but, as the cost of production did not decrease in the same ratio as the price of coal, the Society had to wait longer for the brightening time than it was originally believed it would have to do. Had the conditions in respect of cost of production and selling prices remained as they were when the Society's operations began, a paying trade would have resulted from a much smaller output than was afterwards required to secure that end. Still, as the capacity of the mine had not then been approached, while the paying point had already been passed, it was evident that, unless the prices should experience a further reduction, which was hardly likely, the Society's prospects of surmounting the obstacle which the lowness of prices, as compared with the cost of raising, was admitted to present, was a fair one. But if any credit was due to those in whose hands the Society was vested during the trying time to which I refer for their conquest over the obstacles thus offered, they were especially to be commended for achieving this success in face of an almost unparalleled slackness of general trade. No doubt, if the trades largely consuming coal had been busier than they had been for a considerable time, the production of coal would have been stimulated, and capital would have poured into the business which was otherwise employed. This Society would, however, have shared in that advantage, and, in the absence of it, it was gratifying that such good results should have been obtained. To have carried on the Society as the Committee did, with a capital totally inadequate to the magnitude of the undertaking, was exceptionally meritorious. When one remembers that the colliery cost originally £32,320; that £8,000 since the purchase was sunk in necessary additions

to plant and in opening up the mine : that £2,000 is a barely sufficient margin of working capital : that royalties and other sundry charges were regular expenses ; and that to meet these demands the shareholders provided a share capital of only about £13,000, leaving the Directors to raise the rest by loan and mortgage, one is surprised to find that Co-operative coal mining still found an efficient agent in the United Coal Mining Society. If Co-operative Societies propose to conduct at all extensively enterprises of this kind they will have to comply a little more reasonably with the conditions under which they can alone be successfully prosecuted than they were doing in the case of the United Coal Mining Society, so far at least as share capital was concerned. If Societies who were shareholders with, or customers of, the United Coal Mining Society would have wisely consulted their own permanent interests, and supplied the needful funds for pushing the Society's trade and making the supply equal to an increased demand, their enterprise would have been speedily rewarded with satisfactory success.

Of course, it was not capital alone which was required to realise the hopeful anticipations of those who wished the Society well. It needed custom, not so much as but in addition to the means of supplying that custom when obtained. The position of the Society was this : all the coal the Society turned out it could and did sell, but preparations for a much larger output were fast being completed. When completed, the Directors felt confident that they could find a profitable market for all the burgy and slack produced, but the production of these implied the production of house coal to a proportionately larger amount than was at first produced. For this, they were not so sure of a market equally profitable, unless it could be sold direct to the consumers, *i.e.*, to the Societies themselves, who could as easily have supplied the trade as the capital, which they were slow to do.

It was probable that the Societies within the area which the United Coal Mining Society might reasonably hope to supply had an unemployed surplus capital of £200,000, and it was certain that their consumption of house coal was

many times greater than the capacity of the Bugle Horn Colliery. Why, then, should there have been any difficulty in securing both these necessary conditions of a great and permanent success? The Edgworth Society was a brilliant example of Co-operative fidelity and devotion, having invested (with a membership of 500) the sum of £250 in transferable shares and loans, or an investment at the rate of £1 per member through the whole Society. Besides this, seventeen individuals, members of the Edgworth Society, were shareholders in the Coal Society and held loans to the extent of an additional £60. During the last half of the year 1877 the Society bought coals to the value of £200, or again at the rate of nearly £1 per member per year. Why, if all the Societies who were shareholders in the Coal Society, not to speak of those who were only customers, even approached the Edgworth Society in the heartiness of their support, the problem of Co-operative coal mining would for ever have been solved. Some Societies, Bury and Bolton, for example, did indeed threaten to rob Edgworth of her laurels, but the majority stood in need of a great revival to make them worthy of such commendable company.

The fact remains that the promoters were in advance of their time. It was much easier to form a Society than to make it successful. Many coal mining Societies were formed, each seeking a trade. If the Societies themselves which had the capital and a demand for coal saw the need of forming a federative Society, and did form one, then another Society needed to be established for supplying Co-operators. Such a Society was formed in and around Manchester, but it did not succeed, because there were several others in distant parts of the country, each of which was asking for capital and trade: each in a certain sense claiming that it ought to have these, and necessarily that others ought not. Numbers of coal mines were offered at this time, but those who wanted to sell required for them much more than it was desirable to give. The want of a federation of coal societies for joint action was apparent, and it was soon felt that they might injure each other, and perhaps Co-operation generally.

CHAPTER LIV.

OUR CONNECTION WITH THE COAL SOCIETY.

*First Resolutions—Negotiations—Warning Note Issued—
Expert Advice Claimed—Colliery Taken Over—Mr.
Hackney Appointed as Manager—Attempts at Working—
—Giving up Dealing with Loss—Final Arrangements.*

COAL bulked largely in 1875-6, as is shown by the minutes of this period :—

That the Committee consider the question on Friday evening next, August 13th, 1875, relative to the question of taking up land for a coal yard in Bolton in connection with the Coal Society.

January 4th, 1876.—That Messrs. Grime and Boardman be delegated to attend a Special Meeting of the United Co-operative Coal Mining Society Limited, to be held January 7th, and be authorised (subject to the consent of the adjourned Annual Meeting) to guarantee, on behalf of this Society, security up to £1,000 if necessary, to the Wholesale Bank, for an overdraft by the Coal Company to complete an instalment of £6,000 of the purchase money, and that we recommend the adjourned Annual Meeting to give the necessary consent.

July 7th, 1876.—That the Secretary write the Bugle Horn Coal Company stating that we are willing to advance the whole of the £13,000 required on the following conditions :—

That they give us a mortgage on the whole of the mine, plant, &c., for £14,000.

That we receive interest at the rate of 5 per cent, to be paid quarterly.

That the principal be repaid £1,000 every six months, to commence from the date of the mortgage.

This will include the £1,000 we have in the Society as loan capital.

August 14th, 1876.—That we agree to advance £9,000 to the United Co-operative Coal Mining Society Limited on condition that the Bury Society advance a similar amount, and that the two Societies have a joint mortgage on the Bugle Horn Colliery and plant for £20,000, which will include the advance of £1,000 made

by each Society as loan capital, and also on condition that additional share or loan capital to the amount of £4,000 be subscribed by other shareholding Societies, and also subject to a further condition to be agreed upon and specified in the mortgage deed.

September 8th, 1876.—That a cheque for £4,000 additional loan capital be sent to the United Co-operative Coal Mining Company.

October 16th, 1876.—That we appoint a deputation from this Society to confer with deputations from the Wholesale and the Coal Societies, and that they be allowed to make an offer of £8,000 additional capital to the latter, provided we obtain a mortgage for £10,000 on the Bugle Horn Colliery and plant, and the Wholesale Society advance £14,000 on a similar and joint mortgage; also provided that such offer, if agreed to, be subsequently submitted to this Committee for ratification or otherwise. Messrs. Tunstall, Grime, and the Secretary to be delegates.

Not very long after this a note of warning was issued in the following letter:—

THE BUGLE HORN COLLIERY.

SIR,—This speculation is becoming a very serious question for those Societies which have invested freely, both in loan and share capital. It has also become a question whether it is a wise speculation or not. Be that as it may, the time has come when some decisive action must be taken (and there is no other alternative) to raise the necessary amount of capital to put it on a free and independent footing. But the means of raising that capital, as suggested by a circular which I saw on Saturday, is, I think, a mistaken course to adopt. To issue preference shares at extraordinary interest will, in my opinion, only create distrust, and will not furnish the requisite amount.

According to the circular, the sum required is £6,500, and this will enable them to tide over their difficulties for some time, if not put them in a position to work the concern profitably without any further calls on its members.

This was followed by a resolution:—

That we send a delegate to the Special Meeting of the United Co-operative Coal Mining Society, to be held on Wednesday, November 7th, 1877, to vote for the appointment of an independent mining engineer to inspect and report as to the present position and prospects of the Bugle Horn Colliery, provided the Societies represented are agreed that the expense of the survey shall be paid by those Societies. That Mr. Tunstall be the delegate.

He reported that the cost of the Coal Society's survey was agreed to be paid by the Coal Society, and that a

Sub-Committee was appointed to engage a mining engineer to make the survey.

The final proceedings in connection with the Coal Society began on April 10th, 1878, when three delegates were sent to the Joint Meeting of the Coal Society, the Wholesale Society, and this Society, and a recommendation adopted as follows: "That we agree to join with the Wholesale Society in taking possession of the Bugle Horn Colliery." This meeting was followed by a letter from the Secretary of the United Co-operative Coal Mining Society Limited (to give it its full title) inviting the mortgagees in to take possession immediately, pending the meeting of the shareholders which was called for April 20th of that year. The Finance Committee at once took action, and the next day the following resolutions were adopted:—

(1) That the notice prepared and read over by the solicitors demanding payment from above Society of principal advanced on mortgage by the Wholesale Society and the Bolton Society, with interest, be at once served on them, and if not paid we shall place some person in possession of the Bugle Horn Colliery on our behalf.

(2) Resolved,—That Mr. Alfred Hackney be appointed to take possession of the colliery on behalf of both Societies.

(3) Resolved,—That we distrain at once on the United Coal Society for rent, to which we are entitled under the deed of security.

(4) Resolved,—That the wagons be all marked with the new name, "The Co-operative Wholesale Society Limited and other Mortgagees," and that notice be immediately posted up on the pit bank of our having taken possession, and that all servants be given to understand that their services will be taken over by the new masters, and that the new masters will pay them from this date. That the servants be also informed that the old masters will have to pay them up in full up to to-day, but all notices to leave must be given in as if the old service had discontinued.

(5) That the United Coal Society be requested to furnish Mr. Hackney with a list of their creditors, and to lend him the working rules for his information as to working the colliery.

(6) Resolved,—That Mr. Hackney be authorised to guarantee the workmen the wages due to them from the United Society, and to re-engage them in continuance of their late engagement.

(7) That the United Coal Society be requested to send all their books to the Wholesale Society's office in order that they could be immediately balanced, and that Mr. Wood supervise the arranging and keeping of the books which are prepared for the mortgagees.

(8) Resolved.— That a Committee of four persons be formed to manage the colliery on behalf of the mortgagees, two to be appointed by the Wholesale Society and two by the Bolton Society.

This course was adopted, and the following resolution passed :—

That the report and proceedings of the deputation appointed to deal with the matter of the Bugle Horn Colliery be approved of, and that Messrs. Taylor and Grime be appointed as our delegates to serve on the Bugle Horn Colliery Committee.

A circular was drawn up calling the attention of the members to the coal trade, and 10,000 copies were printed for distribution at the various Stores.

The next move was an agreement to advance £2,000 in conjunction with £2,000 advanced by the Wholesale Society to the credit of the Bugle Horn Colliery Committee to meet the estimated requirements of the latter for purchase of cottages, additions to wagons, payment of royalties, &c., up to June, 1879.

A deputation was appointed on September 9th, 1878, consisting of the President and Secretary, to wait upon Mr. Johnson, the proprietor of the coalyard in Crook Street, to endeavour to obtain from him a reduction in the rate for yard rent.

A deputation to the Wholesale was appointed to go into the relative position of the Societies, and they returned from the Wholesale Society with the statement that they acknowledged that it was agreed between the two Societies that any amounts to be advanced jointly by the two Societies after the completion of the mortgage should only be advanced by joint agreement, and upon special conditions as to control over the applications of such advances, and it was pointed out that, whatever might be our position with respect to the amounts paid to secure completion of the mortgage, we could not be held strictly responsible to share the amounts advanced subsequently which we had in no way agreed to nor been consulted upon. The deputation pleaded that the advances had been made to keep the Coal Society going, and that they were made under the idea that it was the best possible course to pursue in the interest of the joint mortgagees, and that they were acting just as much

for our interests as their own. The question was ultimately postponed for the consideration of the Committee. The deputation also explained that they had suspended, in deference to the expression of opinion from the Special Meeting of the Coal Society on October 27th, 1877, the notice they had given that they would cease to honour the Coal Society's cheques after November 1st. The cost of the proposed special and independent survey of the colliery was estimated at £100.

Although this survey was carried out and it resulted in a satisfactory report being given from the engineer appointed, still the need for the supply of a large amount of capital, coupled with the shortage of orders for house fire coal, caused the following resolution to be eventually adopted :—

That the Secretary write the Wholesale Society's Committee informing them that this Society has resolved to dispose of its interest in the Bugle Horn Colliery as early as possible, requesting them at the same time to discuss the question at their next meeting and inform us what steps they decide to adopt.

June 2nd, 1879.—That the Wholesale Society agrees to relieve us from all further responsibilities and pay us £1,400, on condition of our sharing equally with them in the payment of all moneys that have been advanced, or have to be advanced, in adjusting all charges against the colliery up to June 30th, and that we share equally with them in any costs or liabilities up to £500 (that would be £250 each) that may arise in connection with three leases, viz., Daisy Hill, Harts-i'-th'-Hole, and Carr Common, which it is proposed to reassign to the mortgagors. On completion of the foregoing arrangements the whole of our interest in the Bugle Horn Colliery and plant to be transferred to the Wholesale Society.

That with respect to the cottages on the Bugle Horn Estate, we offer to give up to the Wholesale Society our interest in those already paid for, providing the Wholesale Society will pay the whole of the cost of those the two Societies have undertaken to purchase.

Many anxious consultations were held, and finally on June 30th the following resolution respecting the Bugle Horn Colliery loss was carried :—

That the arrangements sanctioned by the resolution of the Annual Meeting of January 6th for meeting the loss sustained in the Bugle Horn Colliery investment be carried out in the balance sheet for the quarter ending June 17th, and that the amount provided for be £14,000.

Further, that the Secretary do affix the seal of the Society to an agreement made between this Society and the Wholesale Society to an assignment and conveyance of cottages on the same estate to the Wholesale Society.

In spite of this loss a dividend of 2s. 6d. in the £ on purchases was able to be declared.

On December 11th, 1878, a resolution was adopted as follows: "That we recommend the Annual Meeting of members to authorise the Committee to dispose of the Bugle Horn Colliery in the best possible way." This resolution was adopted, and submitted to the Annual Meeting of the members held on January 6th, 1879, in the following form:—

That this meeting authorises the Committee of Management to dispose of our interest in the Bugle Horn Colliery in the best possible way; and to meet the prospective loss authorises the Committee to appropriate the reserve funds amounting to £3,493. 1s. 11½d., add £1,030 to the cottage building account, £2,000 to the fixed stock account, £3,606 to the building account in consideration of increased value of ground rents, and, if necessary, add balance of loss when definitely ascertained to the building account, in consideration of increased value of buildings and the amount they have been depreciated in our balance sheets. The total loss so met not to exceed £15,000.

This course was adopted, and it was a most ingenious way of covering the loss occasioned thereby. The total loss in reality worked out to between £16,000 and £17,000.

If the Society in those days could stand a loss like that and survive, with the small cash balance at their disposal, then how much greater and stronger is its standing to-day?

The Bugle Horn property was offered for sale by the Wholesale and Bolton Societies on Tuesday afternoon, April 22nd, 1879, at the Thatched House Hotel, Manchester, and was finally disposed of for the sum of £2,000, the loose plant to be taken at a valuation. The property was originally purchased by the United Co-operative Coal Mining Society for £32,000, and on that Society coming into liquidation it passed into the hands of the Wholesale and Bolton Societies, who had a joint mortgage on it of £21,000. Thus ended a bad speculation.

At the end of December, 1879, the final arrangements were made by this Society and the Wholesale representatives in connection with the Bugle Horn Colliery accounts, and a cheque sent for £1,200, being the amount due to the Wholesale from this Society. Well might the poet sing :—

(Tune, "Old Hundredth," slow time.)

Oh, Bugle Horn ! Oh, Bugle Horn !
The sound of thee is sad, forlorn ;
The thought of thee doth make us mourn,
Thou art not worth a peppercorn.

Thy throat is deep as any pit,
And, though we blow our notes* in it,
It yields no music that is fit—
We cannot get our benefit.

Oh, that the men had ne'er been born
Who palmed on us that thing outworn ;
That thing which is held up to scorn,
That thing they call the Bugle Horn.

When they did buy thee they did think
Thou wouldst repay them for the chink,
But they may blow thee while they wink,
The notes* within thee sink, sink, sink.

Poor men, they understood thee not,
They purchased that they knew not what.
This on their judgment was a blot.
Do they deserve what they have got ?

Well, yes ; well, no ; well, let them now
A warning take—make solemn vow
To deal alone in things they know,
And Bugle Horns for aye eschew.

Oh, Bugle Horn ! Oh, Bugle Horn !
The sound of thee is sad, forlorn ;
The thought of thee doth make us mourn,
Thou art not worth a peppercorn.

Masbro'.

—Thos. Swann.

* Bank notes.



Back Row: Messrs. F. Hampson and J. Carr.

Middle Row: Messrs. W. E. Mercer, Cowper, H. Bray, Walter Murray, J. Cox, J. Wallbank and F. Harbman.

Front Row: Messrs. W. Riley, W. Bentley (*Secretary*), J. Pomfret (*Manager*), W. Shappard (*Cashier*), and J. Slater.

OFFICIALS AND MANAGERS OF THE SOCIETY.

Local Co-operative Efforts.

CHAPTER LV.

MAKERS OF THE MOVEMENT, CHIEFLY PIONEERS.

‘The achievements of those who are gone, these are the inheritance of the people. The only true riches of the nation—men and women—these are the people themselves. The people have but to *will* it, and we set our faces towards a civilisation.’—*L. G. Chiozza Money, M.P.*

WHAT ONE WOMAN DID FOR THE BOLTON SOCIETY.

IT seems strange to commence this section by reference to the work of a woman, and yet it is fitting, because of the great services rendered by her in connection with the formation and development of the Society. She was really drawn into this movement by her husband, and continued the connection established by him.

Mrs. Mary A. Ashton can fittingly be called a pioneer of the Society. When the agitation which resulted in the formation of this Society was being carried on by an earnest group of handloom weavers on what was then known as Bolton Moor, places of meeting were scarce, and it was a great convenience to them to be allowed to meet at the beerhouse of Mr. Ashton. Here the preliminaries were carried out, and a temporary Committee of seven formed.

The first shop of the Great and Little Bolton Equitable Industrial Co-operative Society was opened in Derby Street, next door to the beerhouse, on a lease for fourteen years at £14 a year. From this humble beginning our Society has grown to its present large dimensions, for, out

of a population of over 180,000, over one sixth are members of this Society, which ranks as one of the largest in the United Kingdom. Mrs. Ashton lived long enough to see the beginning of this remarkable increase, and was laid to rest about 1876. The Co-operators of Bolton owe everlasting gratitude to Mrs. Ashton, who, trusting to their own insight, first showed the practical way to the establishment of the Bolton Society. Such a fact should surely call on all Bolton women Co-operators to take a more active part in the administration of the present-day affairs of their Society.

Mr. John Morton was the first President of the Society, though he only held that position for a few months. One of the founders of this and the Bolton Friendly Society—which came to grief before ours was started—he belonged to the old school, and was perhaps ultra cautious in his views. Ever a strenuous advocate of Co-operation, he yet could not bring himself to the adoption of the forward policy which was so vigorously pressed by the Little Bolton members. He thought they were moving too fast, the result being that he resigned. Fortunately, a copy in black lead pencil of his letter of resignation has been preserved in an old book which has just recently been found, and, therefore, we are able to reproduce it as the only bit of evidence in existence that relates to the first President. It reads :—

To the Members of the Great and Little Bolton Equitable Industrial Co-operative Society.

GENTLEMEN,—You will please to accept of my resignation as President of your Society, as I cannot take part in the present proceedings, which I consider to be contrary to the interest of the Society and detrimental to its well-being and prosperity.

I remain, yours truly,

March 6th, 1860.

JOHN MORTON.

It should be noted that the members are addressed as "Gentlemen," thus confirming the statement that ladies were not in the habit then of becoming members of the Society or attending its meetings.

He was one of the main pioneers of our movement locally, but he could not quite shake off his old experiences, and believed in the old maxim "Slow and Sure."

Mr. Morton was one of the deputation who went to Rochdale to get particulars of how they managed their affairs there, and was also one of the Committee of seven appointed to found the Society. He can therefore, be said to have been a grand old pioneer, who did his best according to the light that was in him.

To **Mr. William Crankshaw** must be accorded the palm of being the smartest man connected with the movement locally in its earliest days. Of this fact there are no two opinions—it is generally admitted. When the choice of a Secretary was mooted he was at once unanimously appointed by the pioneers, and served the Committee in that capacity until the members appointed him as the first permanent Secretary of the Society, from which position he afterwards rose to the rank of the first Manager of the Society. He was No. 4 registered at the start, and retained his interest in the Society up to his death, which occurred about five years ago. Of his usefulness to the Society in its early struggles there can be no question. He was a worker, yet he shone in that quiet insistence which so marked him out above all others. He was the leaven that leavened the whole lump. Ranking in social status with the others, he yet stood above them by virtue of his early training and his scholastic attainments. To him must be given the credit of drafting out the first balance sheet, and for many other things connected with the founding of the Society. He was great on the value of Co-operation, and ever stood up for its principles on all occasions. His appeals for loyalty on the part of the members are unique. Mr. Crankshaw never figured prominently in connection with any other movement, simply confining his efforts to the work and affairs of the Bolton Co-operative Society.

Mr. James Horridge was one of the founders of the Society when it commenced business in Derby Street in

1859. A Committee of seven was appointed, and amongst the seven was Mr. Horridge. He was one of the band of handloom weavers who worked hard to open a Co-operative Store in Bolton—in fact, he was one of the first to join the Society, his share book number being five. In those early days each member of the Committee had some set work to do, and it fell to the lot of Mr. Horridge to attend the Store at night and weigh out the flour needed by the members. He also used to buy the pigs for the Society when they were required and at all times took an active interest in the Society's work and progress, even up to the time of his death, which took place on April 14th, 1882. He was a staunch Co-operator.

Mr. William Heys was also one of the pioneers of the Society. Before it could be formed a certain amount of money had to be got together and arrangements made for carrying on business. Mr. Heys was one of the few who subscribed to the fund raised for that purpose, and was deputed, along with Messrs. Morton, Horridge, and Bullough, to visit Rochdale and learn what they could of the system adopted there to carry on business. After the Society was formed he took his part in the work, and assisted from time to time in attending to the wants of customers. He served on the Committee of Management in the years 1865-6, when the first buildings in Bridge Street were erected, and he kept up his interest in the large Society that had grown from such small beginnings until his death.

Mr. Thomas Nicholson was one of the old members of the Committee of Management who joined the Society in its infancy, and was appointed one of the Trustees in 1862. On this office being abolished by Act of Parliament he was elected a member of the Committee. Mr. Nicholson also took part in the opening of the first Reading-room of the Society, and was a delegate to the Wholesale Society during the first year of its existence. He always took an active interest in Co-operation, and was a member of both the Bolton and Farnworth Societies.

Mr. John Seddon, a former member of the Committee of Management, was another of the pioneers of the Society. He was a member of the Committee when the Society had only two shops, one in Derby Street and the other in Bank Street, and, as the lease of the shop in Bank Street was running out, new premises were needed, and he was one of a Sub-Committee appointed to look out suitable premises or a site on which to build another shop. After inspecting a number of places the plot of land at the corner of Bridge Street and Bow Street was selected. There was great opposition to the scheme, many members thinking that the plot would ruin the Society, but amongst a few of those who believed in a bold and forward policy as the best none worked harder than Mr. Seddon, both in season and out of season. He, in fact, fought for it in Committee and privately among the members personally. After serving on the Committee for four years he failed to secure re-election, but his interest in Co-operation never waned, and nothing seemed to please him more than to recount his early experiences in connection with the growth of the Bolton Co-operative Society.

Mr. William Flitcroft is a former Chairman of the Drapery Committee and a pioneer. Amongst those who took part in the Society at the time of its formation was the subject of our sketch, Mr. W. Flitcroft, his name appearing in the list of pioneers. Although a member from its commencement, he took no official part in the Society's work for many years. However, in 1886 he allowed himself to be nominated for a seat on the Board of Management, to which position he was elected on July 5th in that year. On completing one year of service he failed to secure re-election, but after being off the Committee for six months he was again elected in January, 1888. At the completion of 1890 he had served three years in succession, and according to rule he then had to retire from the Directorate. Mr. Flitcroft has represented the Society on many occasions. In whatever position he was called upon to fill he discharged his duties to the best of his abilities, and on his retirement from the

Chairmanship in February, 1891, he carried away the good wishes of his fellow-workers.

Mr. James Fletcher was one of the pioneers of the Society. He, along with Mrs. Ashton and others, took the necessary steps for its foundation. It was not, however, until 1877 that he joined the Committee of Management, which position he held for two years, during which time Astley Bridge Store was opened. Mr. Fletcher always was an enthusiastic supporter of Co-operation, and especially so in its early days, when help and encouragement were very much needed.

Mr. Walter Vickers was one of the pioneers of the Society who took part in the agitation which led to the formation of a Co-operative Store in Little Bolton, and joined the Society in its first quarter. The first shop opened by the Society was in Derby Street, and a number of members, amongst whom was Mr. Vickers, borrowed a handcart and fetched their weekly stock into Little Bolton. As many members would not take the trouble to go so far for their groceries a movement was set on foot for the establishment of a Store on the Little Bolton side of the town. Mr. Vickers took an active part in this movement, feeling satisfied that if a shop was opened it would be well supported, an opinion which proved to be well founded, as the second Store in Manor Street proved even more successful than the Derby Street Store. At an early period of the Society's history the offices were held in a room at Acresfield. This room, with a small ante-room, was used for meetings of members, for a Reading-room, Secretary's office, and also for the meetings of the Committee of Management, Mr. Vickers acting as roomkeeper. It was during the time that business was transacted at Acresfield that he was first elected a member of the Committee of Management. At that time the Committee were hampered in their work by a want of capital on one hand and a want of confidence from the general public on the other, and it required a great amount of tact and discretion to work things smoothly. On one occasion, owing to a

rise in prices, the Committee were led to buy an extra stock of flour and butter. This proved a good investment, but it placed the Directors in a fix, for when pay day came round they had bills amounting to about £350, and only £50 to pay them with. Mr. Vickers made a suggestion to the Committee which, on being acted upon, saved them the unpleasantness of refusing payment, and perhaps saved the credit of the Society. Mr. Vickers, having ceased to be a Director of the Society, was asked to assist in the new Bridge Street Stores on Friday and Saturday evenings by weighing out butter. He consented to take the work for a few weeks, until some other arrangement could be made; but the few weeks extended into seven years. In January, 1871, he was again elected a member of the Committee of Management, which position he held for three years, when he failed to secure re-election. He tried again in April, 1882, and he was again elected on the Board of Management, and continued a member until July, 1886. During his long career Mr. Vickers filled many positions in connection with the Society. He attended the Annual Co-operative Congress held at Derby in 1884, and was a member of the Reception Committee in 1872, when the Congress was held in Bolton. He died on July 10th, 1901, and was interred at Tonge Cemetery, and the Society lost an earnest and consistent worker.

Mr. Abraham Guest was one of the old officers of the Society who consistently advocated its claims to notice amongst his friends in its early days. He served on the Committee of Management in the 'sixties (1867). At that time competition for places on the Committee was not so great as at the present time, votes which would be considered a fleabite to-day compared with the modern conditions existing, being amply sufficient then to carry one through to success at the poll, simply because the position was not considered so honourable. There is no doubt that the Society owes much to its old members, who were willing to accept the snubs and slights given so readily at this time, and quietly go on giving it the needed help and guidance, and willing to devote their time and attention to furthering

its interests, with little hope of any great personal reward to themselves.

Mr. Edward Staton Crook was also one of the early workers in the Society, and a former member of the Committee of Management. He wrote a few interesting details relating to his connection as follows :—

I well remember being on the Committee when there was only Derby Street Store and a Branch shop in Bank Street, which was opened for the benefit of the members in Little Bolton, who, before that shop was opened, used to come to Derby Street with a handcart and take sufficient groceries for a week's supply. These were chiefly handloom weavers living in and about what was then known as "Long Row" (Prince Street). I was on the Committee at the time the lease of the Bank Street shop ran out, and during the time the Central Stores were being erected in Bridge Street. The site was a plot of land between Bow Street and the river, and was in such an uneven position that some people considered it most unsuitable to put any buildings upon, and when the Co-operative Society got that land and commenced building operations, the public, and also some members inside the movement, prophesied that it would never be able to find money to pay for it, but that the Society would be bankrupt before the building got to the level of the street. The Committee were blamed for the headstrong and careless manner in which they were spending the members' money and bringing the Society to certain destruction, some members actually withdrawing their shares in consequence. One of these weak-kneed Co-operators, after withdrawing his money, went to a widow in Shaw Street to persuade her to withdraw hers, as he felt fully persuaded that the Society was going to break, and soon there would be nothing for anyone if they went on spending the money as they were doing in Bridge Street. But the woman gave a noble answer, for she said, "I never paid anything into the Co-op. Society but a shilling, and if there is owt beside that it's what Co-op. has made, and if it has need on't it may have it. I'm not going fotch it." And the Society has many such members.

The work was proceeded with as quickly as possible, and the contractor's drafts were paid as they became due. I have a lively recollection of the change of feeling which came over both the members and the public after the building began to show itself above the street level. New members began gradually to join, and by the time the buildings were finished the Society was able to pay off all the contractor's claims.

The building then erected was arranged as follows :—A boot and shoe shop was opened next the staircase, with a good stock of boots and shoes, under the management of

a very able superintendent (Mr. John Balshaw). The next or centre shop was opened as a Grocery Department, managed by the staff from Bank Street shop. The shop at Bow Street corner was opened as a Drapery Department, under the superintendence of an honest and upright man named John Anderson. A provision shop was also opened in Bow Street. Mr. Crook adds :—

It has always been my opinion that it was the extraordinary efforts of the Committee and members of that day in placing that large block of buildings in the centre of the town, and thus bringing the Society before the public, that established Co-operation in Bolton on such a firm basis, and laid the foundation on which the Society has grown and spread to the present time.

When he left Bolton Mr. Crook continued his interest in Co-operation, and joined the Longridge Co-operative Society, serving on the Committee of that Society for thirteen years, for seven years of which he was its President.

For a short time after commencing business the Society had only one shop, which was in Derby Street. A number of persons in Little Bolton, among whom was **Mr. Freeman Boardman**, expressed their willingness to join the Society provided a shop was opened in their part of the town, and when Manor Street shop commenced business in May, 1860, Mr. Boardman joined along with others, and he soon found something to do, for in a very short time he became a member of the Educational, or, as it was at that time called, the Literary Committee. After serving on this Committee without fee he was prevailed upon to join the Committee of Management, to which he was elected in 1867, which position he held, with a short interval of two years, until April 3rd, 1882. It will be thus seen that for about thirteen years Mr. Boardman was a member of the Committee of Management, during which period he held various important offices. He was President of the Society for the year 1879. He was elected to represent the Society at the Annual Co-operative Congress held at Leeds in the year 1881, which was presided over by the Earl of Derby, K.G., and has on many occasions represented the Society at trade and other meetings. By the alteration

of the rules of the Society in 1882 he became disqualified from serving on the Committee of Management, owing to having a son employed in the Grocery Department, but in October of the same year he was elected to a seat on the Educational Committee, a position which he held in the year 1890. He was Chairman of the Educational Committee in the year 1887. He was also a member of the Science (Evening Classes) Committee, and also of the Lectures and Entertainments Committee, and has also served on the Library Committee. Mr. Boardman was intimately connected with the working of the Society on either the Committee of Management or on the Educational Committee for more than twenty years, and during that time the progress of the Society was so rapid that every shop that the Society possessed was either built or enlarged, in order to meet the growing wants of the members. The interest which he always took in the Society's work was not confined to the business part, for no face was more familiar at any gathering of the members, whether it was a concert, a ramble, or a monthly or quarterly meeting, than that of Mr. Boardman. He still retains a lively interest in the Society's doings, and attended the Old Members' Party, which was given as part of the Jubilee Celebrations on November 6th, 1909. He very heartily seconded the vote of thanks which was accorded to the members and the Committee of Management for the excellent tea and entertainment provided for their benefit on that occasion.

Mr. John Tunstall is a former Chairman of the Educational Committee. Great changes have taken place in our Society during the past forty-nine years, and few persons now survive who have kept up their membership during this long period. Amongst the few, however, Mr. Tunstall must be counted, for he joined the Society in the month of May, 1860. At that time Manor Street shop was just opening, and Co-operation in Bolton was just getting to its feet. He joined the Committee of Management, and took part in the opening of the third shop, which was in Newport Street, and since that time he has always taken a prominent part in the Society's work. Having served a

few years on the Committee of Management he failed to secure re-election, and so for a time he remained a private member. He again joined the Committee in 1868 for that year, and took part in the opening of the Central Store in Bridge Street, the first great undertaking of the Society. He retired at the end of his year of office, but was again elected in January, 1871. In 1874 he was elected President of the Society; in 1875 he was re-elected, and in the following year (1876) for the third time in succession he was elected President. As a member of the Committee he has filled many important offices. From 1871 to 1882 Mr. Tunstall held uninterruptedly a seat on the Committee of Management, and, like Mr. Boardman, he became disqualified from serving on that Board owing to having a son employed in the Grocery Department. In March, 1885, he was elected a member of the Educational Committee, a position which he held up to 1893.

When the Technical Instruction Committee was first formed, and all the classes which had formerly been worked by the Educational Committee of the Society were finally merged into those of the Borough, Mr. Tunstall was the representative of the Educational Committee who was first appointed to serve on that Board. He served in that capacity ten years, resigning in 1904. A resolution from the members at the Quarterly Meeting held on Monday, November 7th, 1904, was placed on the minutes, expressing an appreciation of Mr. Tunstall's services as the Society's representative on the Technical Instruction Committee, and it was resolved to forward a vote of thanks to him from that meeting.

He is one of the grand old men of the movement, and attended the Old Members' Party which was given on November 6th, 1909, proposing the hearty vote of thanks which was to be conveyed to the members for granting the party.

Mr. Henry Gerrey, though not one of the founders of the Bolton Co-operative Society, was one of the few members who shared in the first division of profits, which took place

in March, 1860, when a dividend of 1s. 9d. in the £ was paid on 1898 of members' purchases. He signed the declaration book at the house of Mr. Robert Grime, the Society at that time having no office of its own. The Monthly and Quarterly Meetings were held at a public house (Mrs. Ashton's) in Derby Street. This place of meeting not being satisfactory, he and another member were deputed to seek out other premises, and on July 9th, 1860, the offices were moved to the Progression Room, Moor Lane, but in less than six months another move was made to Acresfield. At this time he took an active part in the Society's work, and was twice elected President. From the very commencement of the Society $2\frac{1}{2}$ per cent of the net profits were set apart for educational purposes, and under the Presidency of Mr. Gerrey, in 1862, the first attempt was made to open a Reading-room and Library. A casual remark made to a tea merchant led to an offer to supply the *Liverpool Mercury* so long as the Committee were willing to accept it, which was accepted, and other papers were added as the funds allowed. The growing business of the Society led the Committee of Management to look about for a suitable building or plot of land for a Central Store, and after much time and trouble they decided upon the Bridge Street site. Mr. Gerrey did not see his way to agree with the majority of the Committee, and for a time, during the erection of the Bridge Street premises, took no active part in the Society's work. In 1868 he was again elected President of the Society, to which position he was re-elected in January, 1869. Under his presidency the Building Department was inaugurated, which has proved of such great benefit to both members and to the Society itself. Thus, two important departments were started—the Reading-room and Library—under his first presidency, and the Building Department under his latter term of office. In January, 1870, Mr. Gerrey lost his seat on the Board of Management, but in July in the same year we find him again on the Committee and acting as Secretary. At the end of nine months, however, in the early part of 1871, Mr. Gerrey (who had on various cases of emergency acted as buyer) was appointed permanent Manager and buyer for the Grocery Department, which

office he held uninterruptedly for nearly nineteen years. At the time of his appointment the Society had one Central and four Branch shops, and the total business per quarter was about £10,000. At the close of his prolonged service it had two Central and twenty-two Branch shops, and the business per quarter was close upon £100,000. As Manager for this long period he had always been found upright in his dealings, and being of a modest disposition he never presumed upon his position. He had a great antipathy to new-fangled articles, preferring rather to keep to the old and tried goods than to fill the warehouse with new, untried, and in many cases unsaleable goods. There is no doubt that to the best of his ability Mr. Gerrey did what he could to promote the best interests of the Society. When the cares of increasing years came upon him, and he found himself stricken down with sickness, he tendered his resignation as Manager. The members of the Society, at the first meeting after Mr. Gerrey's resignation had been sent in, passed a resolution of sympathy, with a request that it be forwarded to him. In accordance with this resolution the following address was prepared and presented to him :—

The Great and Little Bolton Co-operative Society Limited.

MR. HENRY GERREY.

DEAR SIR,—At the General Meeting of members of this Society, held on the 7th January, 1890, we were unanimously requested to express their sincere regret at the cause of your retirement from the position of Manager of the Society, which you have held for a period of over eighteen years.

We also desire to express our appreciation of service rendered to the Society previous to your appointment as Manager—as President, Secretary, and member of the Committee of Management.

We are glad to testify to the integrity of your conduct during the twenty-two years of your official connection with the Society, and earnestly pray that your life may be spared to enjoy the rest and retirement you have so well earned.

Signed by the

COMMITTEE OF MANAGEMENT.

To fill the vacancy caused by Mr. Gerrey's retirement the Committee advertised in various papers for a successor, and received no less than 201 applications for the office. To carefully consider the claims and abilities of these persons

the Committee met from time to time and reduced the number down to six. On Tuesday, January 21st, these six applicants appeared before the Committee, who, after mature deliberation, appointed Mr. Alfred Hackney to succeed Mr. Gerrey as Manager. There is no doubt that the position of Secretary, which Mr. Hackney had held for upwards of fourteen years, and in which office he had given general satisfaction, influenced the Committee of Management in making this appointment.

Mr. John Thomasson joined the Society in June, 1866, and was a member about thirteen years before he took any active part in the official work of the Society. In 1879, at the request of his friends, he allowed himself to be put into nomination, and was elected for a seat on the Educational Committee. He took considerable interest in education, and strove to make this department a popular branch in the Society's work. After serving for more than a year on this Committee he was elected a member of the Committee of Management, where his abilities found increased scope for action, and he devoted himself to the work before him with such success that in a short time he was appointed Chairman of the Grocery Committee, a position which he held for some years. He continued a member of the General Committee until June, 1886, when he failed to obtain re-election, but in 1887 he was again successful, and was returned year by year up to 1890. On the appointment of Mr. John Carr to the post of Inspector, the office of President became vacant, and Mr. Thomasson was elected to the position, which office he held two years. During his term of office the new Bridge Street premises were opened, and it devolved upon him to name the new engine "Enterprise," and to start the new electric light installation which was then first introduced. It was also his pleasing duty on February 15th, 1890, to introduce the Lord Bishop of Manchester to the members assembled at the Annual Tea Meeting in the Temperance Hall. It is a pleasing thing to record that the largest increase of business the Society had ever had up to that time had taken place under his presidency, the increase in the year 1889 being no less than

£35,256 over the previous year. Mr. Thomasson served the Society in nearly all the offices open to members. As before mentioned, he held the office of Chairman of the Grocery Committee; he also filled the post of Chairman of the Drapery Committee, and occupied a similar position on the Finance Committee, and as Chairman of the Building Committee. He represented the Society at a large number of District Conferences and other meetings where it was desirable a member of the Committee of Management should be present. In 1883 he was appointed to represent the Society at the Annual Co-operative Congress held in Edinburgh, and again at Glasgow in 1890. Mr. Thomasson represented the Society on the Board of Management of the Co-operative Printing Society for seven years, and took a great interest in its development. These instances are sufficient to show that in him we had a good all-round man, and fully justified the proud position that he held. At the Quarterly Meeting of members held in the Co-operative Hall on Monday, February 30th, 1890, he was re-elected President of the Society without opposition for the twelve months ending February, 1891, and at a meeting of the Building Committee on Thursday, February 20th, he was again appointed Chairman of that important Committee.

He died on November 15th, 1896, from an affection of the heart. He had followed his work as Under-Manager at Messrs. Johnson, Holgkinson, and Pearson's Mills up to the Saturday at noon, and was out of doors on the Saturday night, and the news of his death on the Sunday just as he was preparing to go to service at the Congregational Church, St. George's Road, at which he was a deacon, came as a shock to the members, a sudden seizure having put an end to his life. He was buried at Tonge Cemetery, representatives from the various Societies being present, our own included. Those who knew him best testify to the conscientious manner in which he discharged every duty.

Mr. William A. Johnson, one of the former Presidents of the Society, was one of its leaders in the early days. His

connection with the Society was long and useful. He held the position of its President in 1871-2. In 1872 he was elected a Director of the Co-operative Wholesale Society, which position he held for about twelve years. Mr. Johnson also served on the Directorate of the Co-operative Printing Society from 1877 to the day of his death, which took place on February 12th, 1891. In these as well as in other capacities he did a lot of Co-operative work in a quiet and unostentatious fashion.

Mr. James Grime, a former member of the Committee of Management, joined the Society in 1866, and as a member was present at the opening festival at the Central premises, Bridge Street, in 1870. He was elected a member of the Educational Committee, from which position he resigned owing to a severe illness. When the Annual Congress was held at Bolton in 1872 Mr. Grime was appointed a member of the Reception Committee, and took a great interest in its work. At the Annual Meeting held in January, 1872, he was elected a member of the Committee of Management to fill a vacancy caused by the lamented death of Mr. William Dance. He was re-elected year by year for seven years, till June, 1880. During his term of office he held the position of a Director of the Rochdale Corn Mill Society until 1878, when, finding that he could not spare time to fully attend to the duties, he resigned the position, which was afterwards filled by Mr. Samuel Taylor, who died in 1893. Since leaving the Committee of Management Mr. Grime took great interest in the Society's work, and was appointed a representative to the Annual Congress held at Carlisle in 1887. During his long connection with the Society Mr. Grime witnessed many scenes of storm and sunshine, and while a member of the Committee of Management saw the dividend vary from 1s. to 3s. in the £, and the sales rise and fall. The Society in its early years had many things to learn and many battles to fight, and to-day it reaps the reward of its past experiences, and members of the present day, while enjoying the fruits of a prosperous Society, should not forget to remember with thanks those who fought an uphill battle in the days that are past.

Mr. John Williams worked on the Committee of Management during the years 1875 to 1881. This was a period of great activity as regards extension of trade buildings, for during these years the Central premises were enlarged by the addition of buildings which are now used as the Butchering Department, the Boardroom, and the Small Hall which was formerly arranged for a Reading-room. Another great extension was the purchase of the land for the building of the Bark Street premises, which were begun but not completed when Mr. Williams left the Board. That this plot was bought satisfactorily there can be no question. At the price paid it was a bargain. Turning to the Branches, the following Stores, Haulgh, Folds Road, Darcy Lever, Victory, Vernon Street, and Astley Bridge were either built or altered during that period. Mr. Williams was a member of the Building Committee, and took a special interest in the extension of the trade buildings as well as in all departments of the Society's business. To-day he still retains his interest, and attended the Old Members' Party given as part of the Jubilee Celebrations.

Mr. Sydney Jackson, a former officer of the Society, was a member of the Committee of Management from 1868 to 1870, and during that period acted as Secretary to the Committee. In 1871 he failed to secure re-election, and was off the Board until January, 1873, when he was again elected, and retained his position until April, 1875, when he became one of the Auditors of the Society, which position he retained until 1880. He then resigned owing to business engagements calling him away from Bolton. During the twelve years referred to, Mr. Jackson devoted his energies to improving the financial part of the Society's work chiefly, and acted as Secretary for a short period, being elected yearly to that position at the same time as other members of the Committee.

Amongst those members who have done yeoman service for the Society in days gone by must be reckoned **Mr. Thomas Entwistle**, a former Auditor of the Society. It was in 1866 that he was elected as one of the Auditors,

which position he maintained until June, 1886. During these twenty years his efforts were directed mainly towards improving the financial arrangements of the Society. He always took a great interest in its work and progress, and was a frequent attender at the Monthly Meetings. He certainly left his mark in the financial arrangements made in the early days, and much of the improved bookkeeping methods and general business methods were the result of representations made by him. Finance was his *forte*.

Mr. James Crook was a former Chairman of the Grocery Committee. The increasing growth of our Society demanded great care and watchfulness on the part of the Committee of Management, and the duty of directing the deliberations of the various Sub-Committees, where the real work of the Society was carried out, was one of great importance. Mr. Crook had an intimate knowledge of the work of the Society in its early days, for in 1881 he was elected one of the Auditors, and held that responsible position until December, 1886, when it was decided to have the accounts audited by public auditors, and Messrs. P. and J. Kevan were appointed Auditors of the Society. For a short time Mr. Crook had an interval of rest, but in February, 1889, he was elected a member of the Committee of Management, being re-elected in 1890 and 1891. He completed his three years' service in February, 1892, and by the rules of the Society was ineligible for re-election for a period of twelve months. During his term of service he filled the office of Chairman of the Finance Committee, in which position the knowledge he acquired as an auditor proved of great help to him ; and in 1891 he had the honour of directing the deliberations of the Grocery Committee. Mr. Crook, in addition to the many services he rendered to the Co-operative movement in Bolton, also laboured to extend its usefulness in the surrounding districts, and was one of the Executive Committee of the Bolton District Co-operative Association.

Mr. John Worsley, J.P., joined the Society in April, 1866, and thus he has been a member for more than a



MR. THOMAS ENTWISTLE.
A former Auditor.



MR. JAMES CROOK.
A former Auditor.

quarter of a century. Before then he had some experience of the Society and its benefits, for he partook of its advantages as the son of a member, and shared some of its disadvantages in having to wait his turn, and then carry the family grocery from the only Store in Little Bolton, viz., Manor Street. In 1880 Mr. Worsley was elected a member of the Educational Committee to fill an extraordinary vacancy for nine months; and at the Quarterly Meeting in April he failed to secure re-election, losing his seat by one vote. Six months afterwards, in January, 1882, he was again elected on the Educational Committee, and entered heartily into its work, serving on the Library Committee and on the Evening Classes (Science) Committee, in the work of which he took a very great interest. He also held the position of Chairman of the Committee, and was elected to represent the Educational Department at the Annual Co-operative Congress held at Derby in 1884. In January, 1885, he resigned his seat on the Educational Committee, owing to his election on the Committee of Management. As a member of the General Committee he devoted his energies almost exclusively to the Finance and Grocery Sub-Committees, and he held the position of Chairman on both these Committees. After serving four years on the Committee of Management he had to retire owing to the new rule as to three years' service coming into force. He was again elected at the end of twelve months to the position which he occupied on the Committee in 1891. During his connection with the Society Mr. Worsley has represented it on many occasions at trade and other meetings, and has served on the Board of the Bolton District Co-operative Association. We must not omit to notice that Mr. Worsley is an authority on the value of property, and has been very useful in choosing sites for shops, and in money matters generally. Having had a long experience in the management of cottage property, he was enabled to give advice to all intending purchasers, and was always willing to give assistance in these matters, for he believed that it was to the interest of every working man to own the house in which he lived. Though Mr. Worsley is considered rough in speech, yet he has a kindly disposition, and is a

thorough business man, regular and punctual in his habits, and one of whom it may be said that he has the interest of the Bolton Co-operative Society at heart. Mr. Worsley was elected as a Justice of the Peace on August 10th, 1893.

Mr. Oswald Rothwell, member of the Committee of Management, will need no introduction to the members. Through his long connection with the Society he has been looked upon as part of the institution itself, and his genial face is greatly missed by those who patronised his shop. Mr. Rothwell is a very old member of the Society, having joined in 1867. He became an employé in January, 1869, as an assistant in the Provision Department. On the resignation of Mr. Joseph Heyworth as shopman of the Daubhill Branch, Mr. Rothwell was appointed to succeed him, and for five years successfully managed this shop. The conditions of service for the employés were not as bright then as they are to-day. When he started the shops kept open until 10-30 p.m. on a Saturday night, and then the cash takings had to be brought down to Bridge Street before he was at liberty to go home. The Society only possessed three shops then besides the Central, which was not as large as it is to-day, and there was only one horse in use, and not full work for it. To-day there are ninety-five horses regularly employed in the business of the Society. Mr. Rothwell was appointed to the position of head shopman of the Provision Department in 1874, retaining that post for thirty-one years. In February, 1906, he was nominated for a seat on the Committee of Management, and was returned at the head of the poll. In this Mr. Rothwell is to be congratulated, for it is only on rare occasions that a former employé obtains a seat on the Committee of Management. He still holds this position, and has seen four years' service. He was an employé for thirty-seven years in all.

Mr. Jonathan Fishwick, a former President of the Society from 1871 to 1872, served the Society at a time when it required no little personal courage to do so, and when it was not considered an honour to belong to this

despised movement. Honest Jonathan was ever a strenuous advocate of Co-operation, and did yeoman service in connection therewith in the early days of the movement. Mr. Fishwick was born in Bolton in May, 1832. He took an active part in the Co-operative movement, and in 1862 was elected on the Board of Management of the Bolton Co-operative Society, in which capacity he served for several years. He was twice appointed to represent his fellow-Directors upon the Board of Management of the Wholesale Society at Manchester, being first elected in 1871. He was twice elected President of the Bolton Society, and in 1873 he was elected to represent it at the Co-operative Congress at Newcastle.

Mr. Fishwick was one of the founders of the National Union of Life Assurance Agents, his name standing No. 5 on the original list of members of the Bolton Branch, which was the first branch, and the one from which the Union originated. His stalwart and earnest advocacy of trade unionism, his example of fearlessness, and his loyalty to friends in need won for him the profound love and admiration of those who were closely associated with him. He was the principal founder of the *Assurance Agents' Chronicle* and largest monetary proprietor of the company that owns it. He has gone, having expired on March 21st, 1908, but his work remains, to be perpetuated for the betterment of his class.

Mr. John Horrocks, a former Chairman of the Finance Committee, joined the Society in January, 1870, therefore having been a member of the Society for nearly forty years. Since becoming a member Mr. Horrocks has been a consistent Co-operator, and has taken a great interest in the work of the Society by attending its business meetings and otherwise. At the Quarterly Meeting in August, 1889, he was elected on the Board of Management, and re-elected in 1890 and 1891, and thus entered upon his third or last year in which he could hold his position owing to the rules of the Society. As a member of the General Committee he has held the office of Secretary to the Grocery Committee, and was in 1891 Chairman of the Finance Committee. Mr.

Horrocks has also represented the Society at various trade and other meetings, and was a member of the Bolton District Co-operative Association, and still holds that position. He has twice been elected a delegate to Congresses held at Rochdale and Exeter. Mr. Horrocks was appointed to purchase the site on which the Drapery establishment now stands, and he succeeded in buying it at the auction sale on the terms allowed by the Committee.

Mr. Samuel Taylor, a former President, joined the Society about 1874, and his character soon displayed itself in the intelligent manner in which he grasped the business brought before the meetings of members. Mr. Taylor occupied the position of President in the years 1887-8, and the way in which he fulfilled the duties, both in Committee and at the meetings of members, gained general esteem.

The deceased gentleman had on many occasions represented the Society at important gatherings, including two Annual Congresses—Leicester and Oldham—and was frequently invited to speak at annual festivals, the last engagement being for the Annual Tea Party at Heywood, where he should have spoken along with the Bishop of Manchester, but was precluded from attending by his sickness, which terminated fatally. His last local appearance in the capacity of a public speaker was at a meeting and free concert promoted by the Educational Committee in the Large Hall on October 14th, 1891, when he gave a glowing address on the growth of the Wholesale Society. For a number of years Mr. Taylor had been the President of the Rochdale Corn Mill Society, possessing the fullest confidence of the shareholding Societies during the anxious period of its, perhaps, most unfortunate history, when some serious losses had been incurred. He was also a member of the Central Co-operative Board, but this position he resigned on his election to the Wholesale Board.

On September 5th, 1885, Mr. Taylor was elected to the important position of a Director of the English Co-operative Wholesale Society, a position which he held until his decease. He had in turn served on the London Tea Committee, the Propaganda Committee, and the Shipping

Committee, of which latter he was Secretary. This latter position involved frequent journeys to the home ports, with occasional journeys across the North Sea, and, as he was a poor sailor, these journeys were the reverse of trips of pleasure.

At a special meeting of the Committee of the Bolton Co-operative Society, held on January 15th, 1892 (called for the purpose), the following resolution was passed unanimously, with very feeling references by the President and the whole of the Board :—

That this Committee tender to the widow and family of the late Mr. Samuel Taylor their deep sympathy with them in the heavy loss they have sustained by his decease, and fervently hope that Divine Providence may guide, help, sustain, and render them every needful consolation in their bereavement; and further desire to place on record their high appreciation of the valuable services Mr. Taylor has so long and faithfully rendered to Co-operation generally and to this Society in particular, both as a past member of the Committee and as a former President of the Society.

It was also decided that the Board be represented at the funeral. The mortal remains of the deceased were conveyed to their last resting place at the Tonge Cemetery on Saturday, January 19th, 1892, when one of the largest assemblages of Co-operators and trade unionists for such a purpose attended to pay their last tribute of respect to their old fellow-worker and personal friend.



CHAPTER LVI.

REPRESENTATIVES.

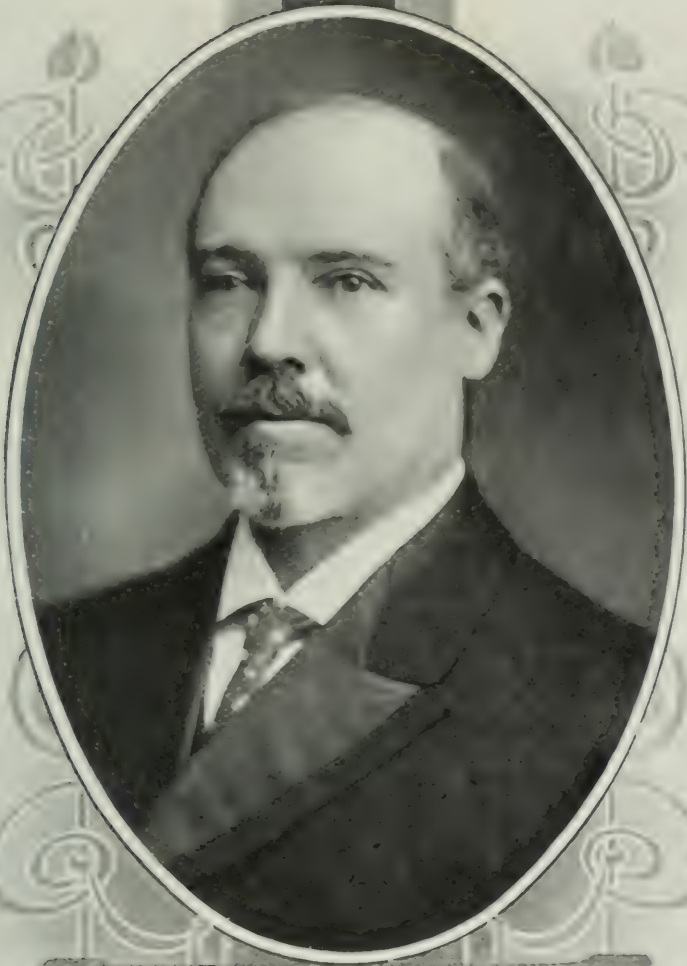
“ One ploughs, another sows ;
Who will reap, no one knows.”

THE JUBILEE PRESIDENT.

MR. WILLIAM YATES is the Chairman of the Committee of Management of the Society in its Jubilee year. His parents have a membership record of about forty years to their credit, and this membership has not been a nominal one, but a real purchasing one.

Mr. Yates joined the Society over twenty-three years ago, and has always taken an intelligent interest in its affairs, its objects, and work. He has always been regular in his attendance at meetings, and, although he never figures very largely by joining aggressively in its discussions, yet to be able to obtain a seat as a member of the Committee of Management at the first attempt is no light accomplishment in these days of fierce competition. He was first elected on the General Board in 1902, re-elected two years later, and the following year elected as President, when Mr. Hilton resigned owing to the new rule passed that no person should hold two offices at the same time in connection with the Society.

Mr. Yates was elected for a second term in 1907, and elected President in 1908 without opposition, an honour which was again repeated in 1909, thus making him the “ Jubilee President.” The educational side of the movement also has his entire sympathy. In connection with the trade union movement in our town, he has been a member of the United Pattern-makers’ Society over twenty-three years, and has twice figured as Chairman of the Bolton Branch. He was appointed the local branch representative



MR. WILLIAM YATES,
President of the Society.

to confer with the employers on the question of wages and other matters requiring adjustment, and is at the present time a Trustee of the branch.

In the religious life of the town Mr. Yates has been connected with the Wesleyan Methodist Church from childhood, and for many years has been a local preacher and teacher of the Men's Class, being still engaged in both capacities. His best wish is that the celebration of the Jubilee will add strength to the Society, and enable its members to realise the greatness and usefulness of its work, and, further, to understand more fully the world-wide character of Co-operation. He usually conducts the members' meetings in an admirable manner, and he is greatly respected by all the members.

Mr. William Lander is, without doubt, the most prominent local Co-operator in the movement. He has had a more varied and general Co-operative business experience than any other local man. At twenty-two Mr. Lander first joined hands with the Co-operative movement, and in three months was elected on the Educational Committee of the Bolton Society. From that start he filled every office in turn, first upon the ordinary Committee, then the Secretaryship, Treasurership, then as Chairman, then President, then representative to the District Committee, Secretary and Chairman of that body, and ultimately was sent to a seat on the Central Board. His work in connection with the local Society is well known, his membership in the Society dating from March, 1879, and the ability he displayed in the various discussions in these early days, gave abundant promise of a future career of usefulness in the Co-operative movement.

Mr. Lander was one of the representatives of the Bolton Co-operative Society on a Committee which was formed under the presidency of the then Mayor (Alderman Fletcher) to form Clubs to enable working men to visit the Indian and Colonial Exhibition, which was held in London in 1886, and was appointed, along with Mr. J. T. Fielding, J.P., and Mr. R. J. Hinnell (then Town Clerk), joint Honorary

Secretaries for the working out of the scheme. On the occasion of Her Majesty's Jubilee (Queen Victoria) in 1887 a local Committee was formed to celebrate the event in a fitting manner, upon which Mr. Lander and three or four others from the Society were placed. He was afterwards appointed on the Technical School Committee.

An extraordinary vacancy occurred on the Board of Directors of our Society in November, 1888, which Mr. Lander was elected to fill, and was re-elected at the Quarterly Meeting in August, 1889, and again in August, 1890, after a very keen contest.

During the time he held office on the Committee of Management he filled the offices of Chairman of the Finance Committee, Grocery Committee, and was Secretary of the Drapery and Building Sub-Committees. His suitability for secretarial work was fully recognised by his colleagues, and they appointed him to act as Secretary to the General Board during the changes which occurred consequent upon the illness and subsequent resignation of the Manager (the late Mr. Henry Gerrey).

In April, 1889, Mr. Lander was appointed the Society's representative on the Executive Committee of the Bolton District Association, and in March of the following year undertook the duties of Secretary of that Association on the lamented death of Mr. Charles Dennis. During the year 1891 he served on the Productive Committee of the United Board, and wrote and read papers on "Co-operative Production" at various Conferences. He also took an active interest in the formation of the Bolton Cabinet-makers' Society, and is at all times willing to help on any real attempt to solve the difficulties arising from capital and labour by Co-operative effort.

His connection with the Wholesale dates from June, 1894. Comments on this were many at the time, and it was generally admitted then that as a matter of fair representation our Society should have had a seat on the Board long before that, but there was no need to quibble on that point, as Mr. Lander's merits and our claim were so handsomely recognised in his election. In his capacity

of Director he has visited almost all the countries of Europe, Australia, America, and Canada. At the period of the reconstruction of the C.W.S. Committees Mr. Lander was elected by his colleagues as Chairman of the Productive Committee. His official work, therefore, brings him in intimate touch with all the various factories, and the duties, although onerous, are undoubtedly congenial to his temperament. His knowledge of business, both outside and in the C.W.S., has fitted him to advise wisely in details of organisation.

Mr. Lander's wide business experience has on many occasions earned public recognition. He appeared as a witness before the Royal Commission on Shop Hours ; he was also upon the first Parliamentary Committee of the Co-operative Wholesale Society, and his duties have brought him into personal contact with many prominent statesmen.

The honour conferred upon Mr. Lander in appointing him as President of the Preston Congress in 1907 is also shared by the Bolton Society. It can only be looked upon as some little reward for his long and strenuous advocacy of Co-operation throughout the length and breadth of the land. His well-known abilities as a speaker are, in a considerable measure, due to years of practice.

Contrary to the experience of the proverbial prophet, Mr. Lander has honour in his own country, for in 1901 he was elected to the Bolton Town Council, and retained his seat upon that body until November, 1907, declining re-election on account of the pressure of Co-operative work demanding all his time. He is, above all, a man of the people. One of the Committee formed to consider technical education in Bolton, he worked at this side by side with the late Mr. John Slagg, and eventually assisted in the formation of the first Technical School in the town. In local government he has always, however, rendered an active part, being devoted chiefly to the educational side of municipal enterprise. His public utterances have been mainly confined to Co-operative topics, and he would find it difficult to mention the Societies he has not visited. May the Co-operative movement long retain the services of such a worthy representative!

Mr. William Arthur Hilton, a former President of the Society, occupies the position of a Director of the Co-operative Insurance Society, being elected in 1881. He still enjoys the confidence of the various Societies that comprise that successful company, having been re-elected at each election since that date. He has retained office for twenty-eight years. On the alteration of the rules of the Bolton Society coming into force which debarred any member of the Committee from holding two offices at the same time, Mr. Hilton gave up his official local connection and retained his seat on the Co-operative Insurance Board, a position he still holds with fidelity. The Committee and officials of the Bolton Society, to mark their appreciation of his twenty-one years' official life with the Society, presented him, on March 2nd, 1905, with a very valuable travelling bag, inscribed with their good wishes.

He was first elected a member of the Committee of Management in January, 1879, and had the honour of getting what was then a big vote, viz., 120. He was re-elected five years in succession. In 1885 he failed to retain his seat, but in July of the same year Mr. Hilton was again elected, and continued in office until July, 1888, when, the new rule relating to three years' service having come into operation, he was the first Director of the Society who had to retire. In January, 1891, he was again elected, and his colleagues recognised his worth by appointing him as Chairman of the Drapery Committee, which supervised all the Clothing Departments, an office he retained for one year. After an interval of four years he was again elected as President of the Society at the Quarterly Meeting held in February, 1897. It is thirty-nine years since Mr. Hilton joined the Society, the date being November 12th, 1870.

He has represented the Society at many important meetings, and has attended five Annual Congresses, to three of which (Oxford, Plymouth, and Ipswich) he was officially appointed, and he attended Carlisle and Oldham in an unofficial capacity. Mr. Hilton strongly advocated the formation of District Co-operative Associations, and when one was formed for the Bolton District he was

appointed Statistical Secretary, which office he held for two years, when he was elected Chairman of the Association for a further two years. During this time Mr. Hilton visited most of the Co-operative Societies in the district, speaking at their annual parties and business meetings, and at all times pressing upon them the importance of educational work. In addition to the many British Congresses he has attended, he was appointed to the Paris International in 1897, and also to Buda Pest, in Hungary, in September, 1904.

On the occasion of Mr. Hilton's fiftieth birthday, on November 23rd, 1898, the Committee and officials, in acknowledging his many services rendered for the Society, made him a present of a reading lamp and walking stick, and Mrs. Hilton an umbrella. On the opening of the Restaurant in Bow Street on May 26th, 1900, Mr. Hilton was presented with a silver-gilt key, as a memento of the occasion, by Mr. Temperley, the Architect.

On February 27th, 1904, Mr. Hilton was honoured by the Committee desiring him to re-open the reconstructed Drapery building after it had been enlarged by the addition of another workroom being put on the top. The Mayor of Bolton (John Heywood, Esq.) was present on this occasion, when Mr. J. B. Gass, on behalf of the architects, presented to Mr. Hilton a large photograph of the building, with a suitable frame and enclosed in a suitable case.

On the occasion of the election of February 5th, 1898, it was considered as the keenest-fought battle for the Presidentship. Over 5,000 members voted. The result was the highest number ever recorded for one man up to the present time being gained by Mr. Hilton, whose number was 2,638 for President.

Mr. John Wilfred Lawson represents the Society on the Board of the Co-operative Newspaper Society, a position he has retained for twelve years. He was elected on May 31st, 1897. Since he has been a member of this Board the *Millgate Monthly* and the paper for children, *Our Circle*,

have been started, and a Process Blockmaking Department inaugurated. This is the only Co-operative venture of its kind, and has claims upon the movement as a whole.

Mr. Lawson's connection with the Society has been a considerable one, and in its early days he used to have to come down from Halliwell for groceries for home consumption from the second shop, when it was opened in Bank Street. There is no doubt that he has always been a quiet, consistent worker, ready at all times to defend the policy of the Society whenever such a course has been needed. He certainly considered it to be one of the grandest things ever started in Bolton. Mr. Lawson joined the Society on his own account in 1880, and has, therefore, been a member for twenty-nine years. During the time the business of the Society was worked by Section Committees he was appointed to hold the responsible office of Secretary to the Grocery, Building, and Drapery Committees, and has been officially connected with the Society since 1885, with the exception of a very short period. As a member of the Committee of Management he served six and a half years on the Board, being elected in January, 1887, and re-elected in 1888, and again in 1889. He completed the three years allowed by rule in February, 1890, and so retired for a time, but was again elected at the Annual Meeting held in February, 1891, to fill a vacancy caused by Mr. Lander being elected as President of the Society. As this extraordinary election was only for a period of six months, he was again a candidate at the Quarterly Meeting held in August, 1891, and was duly elected. Like many others, Mr. Lawson commenced his Co-operative official career by becoming a member of the Educational Board, for he was elected as one of its members in April, 1885, and served for twelve months. The educational side of the movement has always had his chief sympathies, and he has been ever ready to do what he could for the advancement of any part of the Society's work.

Mr. Samuel Fairbrother is the representative of the Society on the Board of the Co-operative Union, and comes of an old Chartist stock, being born and nurtured in the

Co-operative movement. His connection personally with this Society dates from 1881. He is one of those men who find it difficult to say definitely when their interest in Co-operation began, for his father took a lively interest in the formation of a Society at Chorley.

Mr. Fairbrother was elected as a member of the Committee of Management in May, 1892, and saw eight or nine years' service in connection therewith. When Mr. Lander was appointed to the Directorate of the Co-operative Wholesale Society, Mr. Fairbrother was appointed as his successor on the Directorate of the Co-operative Union. He represents the Bolton District on the North-Western Section, and was appointed in 1895. Mr. Fairbrother held the position of Chairman of the North-Western Section in 1903; Chairman of the North-Western Section of the Choral Association, an office which he has retained since its inception seven years ago. At the present time he is a member of the United Board, Chairman of the Office Committee, Chairman of the Anti-Credit Committee, member of the Joint Parliamentary Committee, which is composed of members of the English Wholesale, the Scottish Wholesale, and the Co-operative Union. He is also a member of the Joint Propaganda Committee, which is worked by the English Wholesale Society and the Co-operative Union, and has served eight years on the Boundaries Sub-Committee of the Co-operative Union, which deals with all questions relating to the amalgamation of Societies, overlapping, &c.

It was in 1900 that he represented the Union at the Swiss Congress held at Berne, Switzerland, when he was away a fortnight. He also attended the Trade Union Congress held at Liverpool in a like capacity.

Mr. John Kirkman first joined the Society because of its interest in the Cambridge Extension Scheme, which was worked in connection with the Educational Committee, the Winkworth, and the Thomasson families. They brought to Bolton some of the finest lecturers of their day, and their influence, and the fact that this Society was a worker

therein, caused Mr. Kirkman to join us. He comes of an old Co-operative family, his father and others being among the starters of the Bolton Friendly Co-operative Society in 1851, a prior organisation to our own. His father was also prominently connected with the Corn Laws League, the Chartists, and other movements of that time, which had for their object the lifting of the working man.

One strong feature of Mr. Kirkman's work is an endeavour to help forward the ideals of Co-operation, and to spread its educational side. He is the representative of the Society on the Board of the Bolton Co-operative Cabinet-makers' Society, and has served in that capacity since February, 1905, being elected yearly since then without opposition. Mr. Kirkman is generally prominent at the members' meetings, and has been an active trade unionist over forty years. He joined the Bolton Co-operative Society thirty-four years ago, and since his election on the Directorate of the Cabinet-makers' Society he has been elected as Chairman of the Wage Board in connection therewith.

Mr. Albert Harcastle is the present representative of the Society as a Director of the Co-operative Printing Society. By virtue of his connection he has visited the Branches in London and Newcastle, becoming acquainted with and known by many Co-operators in the North and South. He has retained this office eleven years. He joined the Bolton Society about 1883, but beyond attending the usual meetings he took no active part in its work. At the request of his friends he allowed himself to be nominated for a seat on the Educational Committee, and at the Quarterly Meeting held in May, 1894, was elected. He was elected on the Committee of Management in 1897, and retained his seat for four years. As a trade unionist he took a prominent part in the work of the Spinners' Association during the time he remained a spinner.

Mr. Robert Howarth, having always taken a deep interest in the Society's work, was asked by his friends if he could accept nomination for a seat on the Educational

Committee, and at the Quarterly Meeting held on November 6th, 1893, he was elected a member of that Committee, receiving 306 votes. He served in that capacity until February, 1897, when he was elected a member of the Committee of Management, a position which he held for four years, his services terminating in 1901, when he had to retire according to rule, he having completed his full allotted time. At the expiration of twelve months he was again elected for a further period of two years. In November, 1897, he was nominated as the Bolton Society's representative on the Directorate of the Sundries Society and duly elected, in which capacity he is still serving, having now held the position twelve years. He has always used every effort to further the cause of Co-operation, which he has so much at heart.

Mr. Henry H. Brownlow was the first representative of the Society on the Provisional Committee formed to consider the question relating to the formation of the North-Western Co-operative Convalescent Homes Association, and he served on the first Committee appointed. He joined the Society in 1877, and at once began to take an active interest in its work and progress. In 1896 Mr. Brownlow was selected to represent the members as a delegate to the Woolwich Congress, where his knowledge of Co-operative work was largely extended. He was elected as a member of the Committee of Management on February 5th, 1898, and has served eight years. It is interesting to record the number of votes received by Mr. Brownlow as a comparison with what ruled in the early days when forty votes were deemed sufficient to secure election. On election to his first term of office he received 1,293 votes. After two years' service he was re-elected by 1,609 votes, or 316 votes more than he first received. This occurred on March 3rd, 1900, and Mr. Brownlow finished his term of service in March, 1902. He was again elected in 1904 by 1,704 votes, and yet again in 1906 by 1,206 votes. He finished his appointed time in 1908, and has been a member of the Society thirty-four years, and well remembers seeing the second Store opened at the bottom of Manor Street,

which is now part of the pawnshop there, being the second shop from Brown Street. He saw the stuff brought there in a handcart, and knew several of the members who volunteered to serve at nights. He lived in Kay Street at that time, and well remembers the people calling the venture and predicting its failure. They were amused at a lot of old men starting a big shop, and all of them amateurs at the business. People thought they were a little bit foolish in putting their money in it, there being plenty of comment at the time to the effect that the idea was only a dream. Their programme of what they were going to do was laughed at, but they were made of good stuff, and they braved it out. It was usual then for everybody to shop from week to week, as they never thought of paying ready money, and it was said, "Th' Co-op. 'll ha' strap, too, or they cawn't live." Time has, however, worked our movement up to the huge and grand success which we see reflected in every part of our good old town.

Mr. James Monks is the present Secretary of the Bolton District Co-operative Association. He was appointed to that position in July, 1907, and has, therefore, served two years. He has also seen considerable Co-operative service, having been elected and served on both the Educational Committee and the Committee of Management.

His first election as a member of the Educational Committee took place at the Quarterly Meeting held on March 4th, 1901, to fill an extraordinary vacancy caused by the election of two members on the Committee of Management. This was Mr. Monks' first introduction to Co-operative official life, and he retained office for four years on the Educational Committee, during which time he acted as Treasurer for a period of twelve months, and Chairman for eighteen months.

His next appointment was to the Committee of Management in March, 1905, of which he was a member two years. He went to the Stratford Congress in 1904, and also served on the Revision of Rules Committee as the Educational Committee's representative.

Mr. John Thomas Selkirk has been a member of this Society for twenty-five years, having joined in October, 1884. He is very regular in attendance at the meetings, and is a frequent speaker there, particularly on matters relating to the practical and ideal side, in preference to the financial.

Mr. Selkirk was appointed as representative on the Convalescent Homes Association in December, 1907. There are 186 shareholding Societies in connection with this Association, and while we nominate a person as representative, it is by the vote of the shareholding Societies that he is elected for service on the Board.

Mr. Selkirk is keen on convalescent work, and it is safe to say that he has their welfare fully at heart.

Mr. William Forber, J.P., was elected to the Committee of Management this year for the second time by a record Jubilee vote of 2,428. So far, this is the highest number ever polled in favour of any candidate for the Committee. At his first election for service on the Committee in February, 1903, he obtained his seat by 1,323 votes.

Mr. Forber has been a member of the Society since 1886, and from the first has taken an active part in the members' meetings, having attended them with great regularity. He was appointed as one of the delegates to the Congress held at Doncaster in 1903.

On the nomination of the United Trades Council and the Bolton Co-operative Society, Mr. Forber was appointed as a Justice of the Peace in December, 1906. His appointment was made by Sir Henry Fowler, Chancellor of the Duchy of Lancaster.

In the religious world he has been an equally active worker, having been a member of the Wesleyan Methodist Church for thirty-one years, and a local preacher in association with that body for twenty-five years. He has also been very active in connection with the P.S.A. movement, and still devotes his energies to help forward this good work.

Mr. Thomas Dobson, the present Chairman of the Educational Committee, was first elected a member of this Committee in September, 1906. Though he has only of late years come forward in any official position in the movement, he has for a considerable time been a close student in social and literary subjects.

In connection with the trade union movement Mr. Dobson was one of the pioneers of the Refuge Assurance Agents' Union, and was unanimously elected its first President, which position he still continues to hold. He has also taken considerable interest in the establishment of the National Federation of Life Assurance Agents' Unions, and is on the Executive Council as the representative of his own Society. Mr. Dobson, being still young, is looking forward to many years' service in the Co-operative world. He took a prominent part in the establishment of the Co-operative Scholarship Scheme in its initial stages, and was largely instrumental in its formation.

He was prominent also in the arranging of the Victoria Hall Lectures, which have been so successful, and also the Employés' Classes. Mr. Dobson was on the University Extension Lecture Committee as representative of the Educational Committee last year.

Mr. William J. Bradley, a recent President of the Society, has been a member for about nineteen years. He belongs to a family of Co-operators, his mother having been a member from soon after the commencement of the Society. In his early days he got a good Co-operative training, as he lived on the spot where now stands our Central Boot and Shoe Shop, so that he has naturally taken an interest in the affairs of the Society, and on being made a member attended its business meetings regularly.

He was for four years a member of the Educational Committee, and for two years of this period was Chairman of the department.

On the expiration of his term he was elected for two years on the Committee of Management, and at the election of March 5th, 1906, was returned at the head of the poll to

the highest position the Society has to offer, namely, the position of its President, which he held for two years, retiring on the time limit rule. Like several of his predecessors, Mr. Bradley attained the Presidency whilst comparatively young. He has served the members in other ways, as he was twice their representative on the Special Committee formed for the revision of the rules in 1904 and 1908. He was instrumental, amongst others, in starting the Co-operative Debating Society, being its first President, and also a subsequent President. He represented the Society at the Paisley Congress, and was a member of the Reception Committee of the Preston Congress. He also represented the members at the International Congress held at Cremona, Italy.



CHAPTER LVII.

OFFICIALS.

"We are they who will not falter,
Many swords or few,
Till we make this earth the altar
Of a worship new.

"We are those who will not take
From prelate, priest, or code
A nearer law than brotherhood,
A higher law than good."

—*Edwin Arnold.*

MR. JOSEPH POMFRET (Manager of the Society) left the Bolton Grammar School to commence work as a check lad in the Central Grocery Store on November 19th, 1875. He well remembers this appointment as a striking difference between the way employes were obtained then in comparison with the conditions ruling now. To-day any little opening is competed for by scores. Then, the head shopman in the Central Grocery Stores was instructed to look out for a likely lad, and send him to see the Manager. His choice fell on Mr. Pomfret, who was asked to see Mr. Gerrey, who promptly engaged him on the spot as check lad.

In course of time he was moved behind the counter of the Central Grocery Department, and also served a short term in the Central Provision Department, seeing two years' service in all at counter work. He was transferred for a short period to the Newport Street Store, which is now given up and the business transferred to Burns Street, and then was promoted into the warehouse office in 1877.

In this position he developed such qualities as to cause rapid promotion, so that in three years he had risen to the highest position in this department, being appointed head



MR. JOSEPH POMFRET,
General Manager.

clerk in 1880. For about fourteen years Mr. Pomfret held this important office with credit to himself and satisfaction to all.

In the early part of that appointment he had many opportunities of getting a knowledge of the trade of the Society and an insight into details which is of the greatest possible service to him in the exalted position he now occupies. Owing to the illness and consequent weakness of Mr. Gerrey in his later days of service as Manager for the Society, Mr. Pomfret on many occasions acted as his deputy in the buying of the needed commodities.

He was appointed to fill the post of Secretary to the Society in 1894, performing the duties appertaining to this arduous and important position so well that he was further appointed to the position of General Manager on the death of Mr. Hackney in 1905, thus reaching the highest position the Society could confer on him as an employé.

Mr. Pomfret has represented the Society at the following Congresses :—Cardiff, Middlesbrough, Exeter, Doncaster, Stratford, and Preston. He is a member of the Board of Directors of the Burnley Self-Help Manufacturing Society.

He is a member of the North-Western Section of the Grocery Managers' Association, and was elected on the Committee of that Association last year.

Mr. Pomfret is the representative of the Society on the Bolton Chamber of Commerce, having been appointed some three years ago.

During his term of office as Secretary of the Society he was largely instrumental in bringing about the change in the check system which had the effect of dispensing with the pound copper checks in favour of the paper checks at present in use, and on which the amounts are totalled and carried forward from sheet to sheet at the end of the quarter. The alteration so simplified the check system as to make it possible to take in checks at the whole of the Branches, and so bring about the desired relief at the Central.

Mr. Pomfret also was greatly in evidence in connection with the change of the balance sheet, formerly issued from quarter to quarter, being revised and issued half yearly. The volume of work had become so great that the abolition of the old system was an imperative necessity. This change has been so worked that it is safe to say that few members, except those who attend the meetings regularly, are aware of it, as the checks are brought in and the dividend credited quarterly as before.

For over thirty years Mr. Pomfret has been a regular attender at St. James' Church, Brightmet, and for years was a teacher in the school connected therewith. He also acted as Superintendent of the Sunday School for a few years, and is now a sidesman of the church, having also filled the office of churchwarden.

Since Mr. Pomfret has been Manager of the Society the business has grown very considerably, and the stock in trade handled has become so varied and numerous that the wants of the members can be catered for to any extent. Still the cry is for more, more business being still a desideratum to carry on the Society to yet greater achievements. It is to the purchasing members that the advance of this concern must largely look, and it is only necessary that their great wants should be well known for them to be fully met. Our Manager is greatly desirous that the sales should top the million mark, and he is keenly looking to all to help in attaining that object. Very little increase in the average purchases per member is necessary to bring this about, and if loyalty to the Store be practised to the fullest possible extent it will soon be realised. The amount of annual sales is getting near the mark now.

"A good Secretary is as the keeper of the King's conscience, since he keeps the conscience of the Society. He usually knows what it *ought* to do, and always knows financially what it *can* do."

Mr. William Bentley, A.C.I.S., the present Secretary of the Bolton Society, was appointed to this important position on December 1st, 1905.



MR. WM. BENTLEY, A.C.I.S.,
General Secretary.

He entered the service of the Society in April, 1888, and has now, therefore, reached his majority in connection therewith, having served 21 years.

Commencing on the lowest rung of the ladder, he has passed from stage to stage through the entire office, and has reached the top at an early age.

In 1898 he was appointed senior clerk in the Secretary's Office and the Building Department.

There is no doubt that the course of study that Mr. Bentley has been pursuing for years, together with his position gained as a teacher in bookkeeping, has in a great measure helped to fully qualify him for the position he now holds with credit to himself and to the Society generally.

It was in 1896 that Mr. Bentley began teaching under the auspices of the Educational Committee of this Society, ultimately becoming transferred, together with his classes, to the Bolton Technical School in 1900. Here he taught commercial subjects, and the successes of his pupils were very striking, as was shown by the fact that in one year at the bookkeeping examination held by the Lancashire and Cheshire Union of Institutes his students captured the two highest positions out of 3,500 candidates, whilst on another occasion they secured the second, third, and fourth places amongst others. His percentage of passes was also remarkable, reaching as high as 98 per cent, viz., 37 per cent first-class, 39 per cent second-class, and 22 per cent third-class.

In considering Mr. Bentley's own personal successes we find that he holds the following diplomas, viz.:—First-class (Advanced), National Union of Teachers; Associate of the Chartered Institute of Secretaries, Member of the Corporation of Accountants, and Fellow of the Society of Commerce.

In February, 1903, Mr. Bentley was elected an Associate of the Chartered Institute of Secretaries. He has also acted as Secretary and Treasurer in connection with religious and philanthropic institutions of this district, being now Honorary Treasurer of the Playing Fields Society. He is

also deeply interested in and assisted to form the Co-operative Secretaries' Association Limited, being on the General Council, and has undertaken the onerous duties of Honorary Treasurer since its inception.

As Secretary of the Bolton Co-operative Society he has now financial oversight of a Society whose share capital and annual turnover are £733,936 and over £900,000 respectively, as well as one of if not the largest Cottage Building Department in connection with the Co-operative movement.

Mr. William Sheppard, Cashier of the Society, joined its service in February, 1884, as a check clerk, some 25 years ago. During his period of service he has worked on the members' ledgers as a counter clerk, and in May, 1898, was appointed to take charge of the tradesmen's ledger.

On the death of Mr. Charles Ditchfield (the former Cashier) Mr. Sheppard was appointed to fill his place on March 28th, 1901. He is a quiet, consistent worker, and fully deserves all the confidence and esteem which is so freely accorded to him.

At the time Mr. Sheppard commenced to work for the Society there were only ten clerks employed to transact its business; now there are 44 needed to deal with its growing trade, including the warehouse office staff. When he was appointed as Cashier the cash turnover in 1884 was £709,941, and the number of members 11,238; now, in 1909, it is £900,000, and the number of members 35,660.

Prior to joining the Society on his own account Mr. Sheppard was indirectly interested in Co-operation through his father, Mr. William Sheppard, who served on the Committee of Management from July, 1869, to November, 1878. At this time the oversight of the shops was placed in the hands of a member of the Management Committee, and Mr. Sheppard, senior, acted as Inspector of the Newport Street Branch before it was given up and the business transferred to Burns Street. The volume of cash passing through Mr. Sheppard's hands is now very great, and the duties and responsibilities connected therewith make this post no



MR. WILLIAM SHEPPARD,
Cashier of the Society.

sinecure. Still, he is conscientious in the discharge of every duty, and of him it may be safely said he is the right man in the right place.

Mr. John Carr (Shop Inspector) has had a very varied experience of Co-operative work in connection with the Society, his first recollections dating back to the time when as a lad he waited his turn to be served at the Little Bolton Store in Manor Street. About thirty-five years ago Mr. Carr joined the Society on his own account, and in the year 1880 was elected a member of the Educational Committee, where his abilities were recognised by his being appointed, on the retirement of Mr. Edward Grime, to the position of Secretary to the Evening Classes Committee; and in 1881 to the position of Chairman. During the time he held this position the Bark Street premises were erected, and he was frequently consulted as to the arrangements of the various rooms now used by the Educational Department on the top floor at Bark Street. He took great interest in the work of the Library, and arranged the catalogue for the same which was published in April, 1881. In July, 1882, Mr. Carr was elected to fill a vacancy on the Board of Management, and was re-elected year by year till 1886, when at the annual meeting he was elected President of the Society, a position which he held for one year and nine months, when he resigned the post on being appointed Shop Inspector. While serving on the Committee of Management he was called upon to fill many important posts. He was elected a member of the Central Board, and in that capacity attended the Annual Co-operative Congresses held at Plymouth and Carlisle; he was also a member of the United Board, and a member of the Productive Committee of the same. Mr. Carr represented the Society at the Annual Congress held at Derby in 1881, and has also represented the Society on many other occasions. The position he now holds is a very important one, and includes, besides inspecting the shop premises and collecting the cash, the supervision of the cottage property of the Society and attending to all repairs and alterations of shop premises. To this position Mr. Carr was appointed on October 15th,

1888. Mr. Carr has just completed twenty-one years' service as Shop Inspector.

Mr. James Wallbank (Assistant Shop Inspector and Cash Collector) was appointed in April, 1901. His connection with Co-operation began with the Eagley Society, which he joined in 1875. A year later he was elected on the Committee, and often used to help the shopmen on busy nights at the Dunsar Branch. He was at that time employed as a bleacher at Dunsar Bleachworks, and had been trained for that work from a boy. In the year 1877 he was offered the position of shopman to the late Egerton Grocery Company, and, after serious consideration, accepted that offer, leaving the bleaching trade for Co-operative employment, a position which he retained for two and a half years before commencing to work for this Society as second hand at Burns Street Store. After a short service there he was appointed as head shopman at Brownlow Fold. Mr. Wallbank has also filled similar positions at Halliwell Road and Derby Street Stores, before being removed to take charge of the Astley Bridge Branch, which at the time of his appointment was doing the largest business, a trade of about £22,000 a year. He saw twenty-one years' service as Branch Manager before being appointed as Assistant Shop Inspector. He was also one of the prime movers in connection with the formation of the Bolton Co-operative Employés' Sick and Benefit Association, and also the Amalgamated Union of Co-operative Employés, having served as Chairman of both. In his present work for the Society it has not all been plain sailing, for Mr. Wallbank has met with accidents on four different occasions when out on its business.

Mr. Jonathan Cox is the present Manager of our large and important Drapery Department. He joined the Society in 1877 as assistant, when the Drapery Department was at the corner of Bridge Street and Bow Street. Mr. Cox was appointed Manager and Buyer in 1888. Since that time this department has made steady and continued progress,

many other minor departments having been added, and all considerably extended and augmented, as the sales prove. In 1887 the amount received was £37,215, and it has now risen to about £73,000. In the early days of his appointment Mr. Cox voluntarily started and undertook the Shirt and Underclothing Department, and for a considerable time cut out all the goods himself. At the present time wages alone are paid in this section of the work of close upon £600 per year. During the time the Drapery Department was located at the Bridge Street and Bark Street premises the spring and autumn shows of fashions were inaugurated, the first few of these being held in the small room in Bark Street now used as a Library by the Educational Department. This is a striking contrast to the handsome special showroom in St. George's Road, and which now not only attracts thousands of our own members and townspeople, but also brings customers from other towns far beyond the Bolton district. Extension of the department becoming necessary, the handsome and commodious block of new buildings at the corner of St. George's Road and Bridge Street were erected. When the removal into these was effected in 1897 it seemed that these would be amply sufficient for the trade for at least a generation, but they are not by any means too large now. Unfortunately the lamentable fire in June, 1902, brought about the destruction of the building, and, after an experience which Mr. Cox and those in charge of the various departments under him would not like to face again, the present palatial establishment was erected, and additional rooms added thereto, until to-day it is looked upon as one of the finest drapery establishments in the Co-operative movement. The number of workers employed in this department at the present time is 144, as compared with fifty when Mr. Cox took charge.

The Gentlemen's Outfitting Department, which is now located in Bridge Street, and forming part of the Central premises of the Society, was, up to the rebuilding of the drapery establishment in 1902, part of those premises. The business having largely developed, and space being required for extending other sections, the Outfitting was removed at that time, Mr. Cox still retaining the management.

Mr. William Riley, the present Manager and Buyer for the Butchering Department, joined the Society's employ in November, 1877, just 32 years ago. He worked at a number of the Branches, and, having gone through the whole departments, is thoroughly competent to carry through to success all the details of this business. Mr. Riley was appointed as Manager of this department in October, 1900. Since he has taken charge the increase in the amount of business has been considerable and well sustained.

When the Society first entered the Butchering trade the business was worked at a loss, and for a time eventually given up. It has had different Managers, with varying results, but now the business is an undoubted success, as the receipts prove. The Pork Butchering Department has always been a popular one with the members, even from the very beginning, when a pig per week sufficed to meet their wants, and the carcass was cut up and sold through the Grocery Department along with other commodities. The average requirement of pigs weekly is now about forty. There were only three butchers employed by the Society when Mr. Riley started, and now forty are regularly employed in its business. The number of cattle required at the start was about six weekly, and sheep thirty to forty. The average requirements now are : Bullocks and heifers, forty weekly ; and sheep about 180.

Hides, skins, &c., add not a little to the general receipts, and will probably run to about £100 weekly. The Butchering sales at the Central and twenty Branches in the year 1901 were £51,302, and the Jubilee year (1909) the business premises had increased to Central and thirty Branches, which were doing a trade of something like £65,000 annually.

One of the recent additions to the department is an ice-making plant for the butchers' own use. This is of modern construction, electrically driven by motor. Although the plant has been enlarged and adapted for ice making, the cost of working has not increased thereby, but has brought about a saving of about £80 annually to the Society by its adoption. While it is quite possible to produce a ton of ice

daily, only about half that amount is needed, and the chill room requirements are, therefore, very easily met. To suit this the rooms have practically been rearranged. The ice store is arctic in its temperature, and accommodates some eighty tons annually.

Although comparatively young, Mr. Riley brings coolness and keen judgment to bear in this business, and certainly deserves all the credit for the success obtained so far.

Mr. Walter E. Mercer is the present Manager of the Tailoring Department, and has had considerable Co-operative experience.

He is a native of Northwich, Cheshire, where he served his apprenticeship to the practical side of the tailoring business. When quite a young man he went to work at the old city of Chester, and from thence to Liverpool. From here he went into Shropshire, where for several years he gained experience in the production of hunting and livery garments.

Having been fortunate in working for a good class tailoring trade at a time when hand labour was the only means employed in these circles, we conclude that it must have been ambition which prompted him at that early stage of his apprenticeship to study the trade cutting journals, and take steps to master the cutting-out of all classes of garments.

Mr. Mercer's first Co-operative engagement was by the Crewe Society, where he worked for four years as assistant cutter, and left to take charge as Manager of the Colne Tailoring Department. He only stayed here three and a half years, yet in that time he succeeded in increasing his trade more than four times over, and attaining next to the highest average trade per member in the East Lancashire Section.

Mr. Mercer's next move was to Bury, a Society of 11,000 members then, and here he again had a marked success, for, notwithstanding the engineers' lockout at that period, he

established a record for the amount of trade done by the Society in his department during its existence.

Mr. Mercer was appointed as the Manager of this department in 1898, taking over a trade of £13,548, with a stock of £8,131. For the first half of the present year the trade done was £14,058, with a stock at the June stocktaking of only £2,726, giving £400 more trade for the half year of 1909 than the whole of the year 1897, on a stock held of little more than one-third. During the whole of the time this department has been under the present management we have always been able to notice a surplus profit above the dividend. It is a pleasure to us to be able to record such a success.

Mr. John Slater, the present Manager of the Hat and Cap Department, has seen twenty-seven years' service with the Society. When this section of the business was opened, in March, 1882, Mr. Slater was appointed as Manager. He has had a long experience of this trade, and served with some of the best known firms in Manchester.

When business commenced in a small way in the shop now used for the Confectionery Department, he opened the shop with the assistance of a lad. The business has grown so much that the services of three salesmen and a lad assistant are fully needed, besides those of Mr. Slater himself. During the first year the takings were £1,248, and at present a trade is done of £5,460 annually, with every prospect of an increase on these figures.

The great development of the cap trade has done a great deal to injure the felt hat trade, with the result that, while more actual business is done, the actual takings are comparatively less. It is no uncommon occurrence for from 800 to 1,000 customers to be served on a busy Saturday, and if many of these could come in the week time they could be dealt with to better advantage to themselves. Hats can be sent to the Branch nearest to the customer's dwelling. Two extra assistants are needed on a Saturday afternoon and evening when the busy season is on, usually from about Easter to August.

The shop at present in use was opened in 1897, and was considered more than was necessary for the trade at the time. While it represented a great development on the former conditions ruling, it will again be too small if the business increase continues.

Mr. Fred Hampson, the present Manager of the Boot and Shoe Department, was engaged as a shop boy in September, 1881, and passed through the various grades of the business until the retirement of Mr. Balshaw, the former Manager, in March, 1892, when he was appointed Manager in his place. During the period Mr. Hampson has had charge a steady increase in the business has taken place. At the time of his appointment there were four Branch shops besides the Central shop, and the receipts were about £20,000 per annum. We have at the present time thirteen shops doing a trade of over £40,000 per annum.

Five years ago the Repairing Department was reorganised, and boot-stitching and finishing machinery introduced. During the last five years the repairing trade has doubled, and can still be extended. This department handles about 2,000 pairs of boots per week, besides making bespoke and men's working boots.

Clog making and repairing is also on an extensive scale, an average of about 350 pairs of new clogs being made, and 4,500 pairs per week reclogged and re-ironed. Under Mr. Hampson's supervision there are 98 men employed in productive labour. Although of a retiring disposition, Mr. Hampson does everything possible to advance the interests of his department.

Mr. Joseph Hardman is the present Manager of the Jewellery and Optical Department. He was one of the first employes engaged by the Society when this department was opened in October, 1897, and was placed in charge under Mr. Hilton, who then held the position of Manager of the Furnishing Department. Mr. Hardman's former occupation as a practical watchmaker and jeweller

amply fitted him for this position. When Mr. Hilton left the employ of the Society it was decided that the departments should be separated, and Mr. Hardman was appointed to full charge, a position which he has since filled with entire satisfaction. The department was somewhat handicapped at first owing to the windows not being quite suitable to the display of goods. When the window extension was carried out, thereby making it into a single one, and more suitable for display purposes, a better range of goods could be shown, and a marked improvement in trade was the result.

The Optical Department has developed wonderfully, and could be further extended under more suitable conditions. The turnover is a large one, considering the comparatively small stock carried—in fact, the stock may be said to be turned over about twice in the year. A general steady increase can be recorded as due somewhat to the fact that Mr. Hardman is in close touch with the members and their requirements personally, and can, therefore, meet their wants and wishes at the lowest price possible that is consistent with the quality of the article dealt in. The watch repairs alone run from fifty to seventy weekly, and miscellaneous jewellery repairs from 100 to 150. Electro-plating is also taken in hand, and the business of the department shows a steady increase. When Mr. Hardman was appointed as Manager on October 18th, 1905, the receipts for the half year June to December, 1905, were £1,507. The receipts at the present time are much greater, those from June to December, 1909, being £2,401, an increase of nearly £1,000 for the half year. Although this is not a large department as yet, its growth has been consistent, and its Manager endeavours above everything to give satisfaction to the customers in every way possible.

Mr. Henry Bray, Manager of the Restaurant, came to Bolton with a very good record. He is an English chef by profession, having served his apprenticeship at South Sea Beach Royal Mansions, Portsmouth, under Chef Simpson. He served five years in charge of a large establishment in Liverpool, was four and a half years at the Royal Hospital,

London, and was also for eight years the Manager of the Lancashire and Yorkshire Railway Café at Horwich.

Mr. Bray came to Bolton at the opening of the Co-operative Restaurant in Bow Street, on June 1st, 1900, and it has ever since been a great success. There is no doubt Mr. Bray has the interests of this department very much at heart, and strives by every means to still further its usefulness. At the present time the number of dinners served daily between twelve and two is over 300, and on holidays and football Saturdays as many as 1,500 people are often attended to. The number of teas provided daily ranges from seventy to 100. On Saturday evenings suppers are usually served to about 300 persons. The Catering Department is probably the largest and most successfully managed business in town, particularly for wedding and funeral parties, refreshments, &c. Mr. Bray may well be proud of the success of the Co-operative Restaurant, especially seeing that it has no great and alluring enticements displayed prominently outside to attract business, nor a great amount of glass to entice customers therein. From its position its success is all the more noticeable.

Mr. Joseph Ogden, head shopman at the Central Stores, is the oldest servant of the Society, having been in its employ for forty-three years. He first entered the employ of the Society as a lad in the Central Grocery, Bridge Street, in 1866, and well remembers the time when supplies were taken up to the Derby Street shop in a donkey-cart. After serving at Newport Street and Derby Street shops as second shopman he was appointed to take charge of the Hibbert Street Store when it was opened in 1873, a position he held with great satisfaction to both the members and the Committee. It is generally acknowledged that the Hibbert Street Branch has been one of the most successful of any of the Society's Stores. Mr. Ogden served here twenty-four years. In the early days of his employment all the tea was mixed on the premises, packets ready put up by machinery not being available then. It was also usual to chop lump sugar with a hand machine, instead of coming ready chopped, as is usual now. The Central

Grocery then only had seven servants, and two of these served in the evenings only. There are now thirteen employes in this department. The hours were long, and the shops kept open until 10.30 p.m. on Saturdays. The butter as supplied then partially came in crocks, and was very salty indeed—in fact, it required washing with clean water to get the salt out before being quite fit for sale purposes. Currants were also cleaned by hand, but they are now done far better by machinery.

Mr. Ogden was appointed as head shopman at the Central Grocery Store in 1897, some twelve years ago now. On the resignation of Mr. Rothwell as head of the Provision Department, the Grocery and Provision Departments were combined, and the amalgamated business put under the management of Mr. Ogden, starting from February 9th, 1906. Great changes have come over this trade of recent years; more articles are dealt in than formerly, and better provisions made for a quicker service. The introduction of the bacon and ham slicing machines marked an era in time saving. The daily takings from this department constituted a record for a Friday on October 1st, 1909, when £202 was received and 1,554 customers served. It may be of interest to record the number of customers served that week: Monday, 609; Tuesday, 743; Wednesday and Thursday, 1,483; Friday, 1,554; Saturday, 1,436; giving a total of 5,825.

During the long period Mr. Ogden has served the Society he has had charge of many lads who are now holding responsible positions, and who are a credit both to him and to the Society.

Mr. Walter Murray, the present Manager of the Furnishing Department, was appointed to that position on July 31st, 1905. Mr. Murray has been in the service of the Society for the past twenty-three years, commencing as a boy in March, 1886. During the whole of his engagement with the Society he has been a most valuable servant. For a number of years he has been in charge of the shops on the ground floor in Bridge Street, his chief work being to

attract customers by artistic display, which he has done successfully. One of the indications of this is the interest and care now taken by people in the furnishing of their homes. That our furnishing displays are appreciated is evident by the crowds of people usually seen frequenting the windows, especially during the special displays which are arranged to meet the wants of the members at festive and other seasons. It is an encouragement to the management and the whole staff when the members and their friends inspect the showrooms of this department, which are always replete with the season's goods. It is pleasing to note from time to time that our Managers are fully abreast of the times in matters of attractive advertisement. Our Society has the largest turnover in the furniture trade of any Society in the kingdom. The pottery trade has very considerably developed under Mr. Murray, and is doing a good business. In this connection it would be well to note that the "Jubilee Pots," made by the C.W.S. and sold by this department, were supplied as follows:—5,028 mugs, 1,200 plates, 5,000 egg cups, and 864 jugs. Extensions are mooted here, which will have for their object the provision of furniture showrooms, which, when opened out, will be among the finest in England.

The workshop has also been considerably developed of late, and there are now two polishers, one cabinet-maker, and three upholsterers constantly employed in doing a steady repair trade, and producing special requirements.

Previous to this department coming under the present Manager the sales in 1904 totalled £25,137, and now the department is doing a trade of over £32,792. In 1907 a record week was established under ordinary trading conditions. For the week ending December 12th, 1907, the receipts were £1,216.

Mr. James M. Grindrod, Secretary and Librarian of the Educational Department, springs from a family of ardent Co-operators, his parents having been members of this Society over forty years. His connection with this

Society dates back to the time when there was only one Store in Little Bolton District, and he had to walk from Halliwell to Manor Street and assist in conveying home the weekly stock of provisions. He took an active interest in the Society's work, and attended its business meetings with great regularity. In May, 1891, he was elected a member of the Educational Committee, being placed second on the poll. This position he occupied for three and a half years, during part of which time the Committee in office then showed their confidence in him by electing him Treasurer to this department. After two and a half years' retirement he again sought election on the Educational Committee, and had no difficulty in obtaining a seat, which he held for a period of four years, and during that time he was twice elected by his colleagues as Chairman, a position he filled with conspicuous ability. His whole efforts have been spent in promoting the educational side of our work, and, representing that department, he has had the privilege of attending two of the Co-operative Annual Congresses, one at Bristol and one at Middlesbro', and now annually attends these as Secretary of the Educational Department. He has twice attended the Annual Conference of the Lancashire and Cheshire Institutes, and thereby improved his knowledge of Evening Class education.

Mr. Grindrod's connection with the Co-operative movement is not limited to our own Society; he is well known in all the educational circles within the movement, and has acted as auditor to the Educational Committees Association for the last sixteen years, a position which he still occupies.

Mr. Grindrod was appointed as Secretary of the Educational Committee in January, 1902, and is still serving. An Educational Department such as ours, which is now assuming such large proportions, and the responsibility of which increases year by year, requires as its permanent head a strong man if it is to be successful. He also is the representative of the Educational Committee on the Borough Educational Committee, having served in that capacity about five years, and is Editor of the "Record."

Mr. Alfred Hackney joined the Bolton Co-operative Society in July, 1870, and soon began to take an active part in the Society's work. Like many of our active members, he commenced his official career with the Educational Committee, for in October, 1871, he was elected to a seat on that Board. In January, 1874, Mr. Hackney was elected a member of the Committee of Management, with which Committee he sat uninterruptedly from that time to his appointment

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Hackney was further appointed to succeed him as General Manager to the Society. As Secretary, Mr. Hackney had been engaged in the efforts which were made to improve the position and business of the Society, which efforts have resulted in its rising from the fifth to the second place in the movement, and having increased the receipts from £18,000 to £100,000 per quarter. The Cottage Building Department, which was under his especial charge from becoming permanent Secretary, developed to a very considerable extent, and is still doing



MR. ALFRED HACKNEY, J.P.,

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excellent work of a very beneficial character, no less than £150,000 having been advanced to members for the purchase of cottage property from that time up to 1890.

Mr. Hackney was one of the originators, in 1875, of the Savings Bank, which had in 1890 7,800 depositors, and which is doing a very good work amongst the children of our members to-day. He took an active part in the arrangements for the erection or opening of the following Branch Stores:—Burns Street, Daubhill, Venture Street, Halliwell Road, Pikes Lane, Victory, Vernon Street, Astley Bridge, Darcy Lever, Haulgh, Folds Road, Moor Lane, and High Street, the Bow Street extension of the Central premises, Lark Street Stables, the Drapery Department (Bridge Street), the Bakery (Kay Street), and the new additions in Bridge Street to the Central Stores. He took very great interest in the work connected with the Society, and always strove to further its aims. As General Manager and Buyer for the Grocery Department he had a new sphere for the exercise of his abilities, and we find that he was as successful in his new position as he had been in his former one.

Mr. Hackney died on November 18th, 1905. He had been in failing health for some time, and on that account retired from the position of Auditor to the Co-operative Insurance Society. He practically died in harness, being at his post until the evening of Thursday, November 16th, thus being laid aside one day only. He saw thirty-five years in connection with the Society, holding the office of Secretary about fourteen years, and as General Manager fifteen years. He was an able and genial official, and was very much respected by all the employés.

Mr. Hackney was made a Justice of the Peace for the borough in 1893. He was very considerate in all cases that came before him, and his judgments were always characterised by soundness, and at the same time largely tempered with mercy. Letters of condolence were forwarded to Mrs. Hackney and her son by the Committee of Management, the Educational Committee, and the Buyers at Balloon Street, Manchester, and a full representation of all the institutions with which he was formerly attached was made at his funeral.

Mr. Charles Ditchfield, late Secretary and Cashier to the Society, was well known to the large number of our members who are in the habit of transacting business in the General Office. He entered the service of the Society as a clerk in the month of July, 1866, and continued in that capacity five years, until 1871, when he was appointed Cashier, which office he held for nearly nineteen years, when, on the appointment of Mr. Hackney to the position of Manager, Mr. Ditchfield was chosen to fill the position of Secretary and Cashier. The Society made great progress during the time Mr. Ditchfield was connected with it, he having seen the quarterly shop sales advance from £7,614 to £105,000, the roll of members increase from about 1,750 to 14,400, and the capital of the Society from £10,085 to £258,881. During his period of service the Building Department was established, and the total amount of the advance to this department in 1890 was £88,972. These figures give some idea of the large sum of money which daily passed through his hands, and the manner in which he filled the duties connected with his office won golden opinions from those members who served on the Committee of Management in the days gone by, while the 1890 Committee showed their appreciation of his past services by appointing him to the position he then held as Secretary of our ever-growing and prosperous Society.

Mr. Ditchfield died on March 16th, 1901, and was buried in the Breightmet Churchyard. The Society was well represented at the funeral, and the body was borne to its last resting place by six clerks from the offices of the Society. He was Cashier for thirty years, and during that period he filled his post with satisfaction to both the members of the Society and the Committee.



“DIVI.” DAY.

It's “divi.” day! It's “divi.” day!
 Aw've pusht on wi' mi wark;
 Aw've sided th' baggin' things away,
 An' neaw, afore it's dark,
 Aw'll goo to th' Store, eawr brass to dray,
 B' th' soonest road, through th' Park.

Aw counted up my checks last neet,
 As aw've done times a score;
 We's soon belong, if o goos reet,
 A twothrey breeks i' th' Store;
 We'n gettin' nicely on eawr feet
 Sin' drinkin' Ben's gan o'er.

This time we cornt save th' “divi.” quite,
 Becos it's Whissuntide;
 Eawr Joe'll want to fly his kite,
 An' want to see th' say-side;
 Eawr Ann an' Alis mun dress i' white,
 Eawr Will, too's plagued wi' pride.

Folk sen as we're extravagant
 I' what we wear an' eyt;
 That we lay in moor nor we want
 O' finery an' meyt,
 An' that iv wark coom poor an' scant
 We couldn't long keep streyt.

It's hard to let backbitin' pass,
 Yet when aw speyk to Ben
 He laughs and says, “Ne'er heed 'em, lass,
 It's plain as twice five's ten;
*Ut if we spend at th' Store more brass,
 There'll be more 'divi.' then.*”

Rochdale.

—J. H.

CHAPTER LVIII.

“DIVI.” DAY.

A STRANGER passing through Bolton recently, and noticing the congested state of Bridge Street, accosted a passer-by, and asked,

“Why are all those people passing in and out of that building?”

The answer came readily enough, “It’s ‘divi.’ day!”

“‘Divi.’ day! What does that mean?”

“Oh, those people are all members of the Co-operative Store, and they are drawing their dividends, which are due to-day.”

“But what for?”

Quickly the reply was, “For their dealings with the Stores. All members of the Co-operative Society, by simply buying what they require at their own Store, help to accumulate a profit which is returned to them as dividend on their purchases every three months, if they need it. By allowing it to remain in the Store without disturbance, a fund is saved for them of hard cash, to provide against sickness, infirmity, and old age. In fact, it is a pension provider, without undue effort on the part of the recipient, and without any annoying restrictions.”

“Thank you. What a grand idea!”

So it is, as thousands of members have found to their incalculable advantage in time of need. It provides a reserve which they can come and draw from, knowing full well it is their own, and needs not to be repaid. Every person can enjoy the same advantage, the grand feature of the movement being that it is free to all.

Who will not prefer a system which procures for every family of working people, without any sacrifice on their part, a sum, relatively so important, which serves powerfully to lessen that misery which the working classes

sometimes cry out upon as unjust, and threaten with violence to stop; which brings love and respect for capital, and which, in increased economic welfare, insures a moral and intellectual progress?

It is quite certain that members appreciate a good dividend, honestly earned, and a steady dividend not varying much from quarter to quarter is preferred by most experienced Co-operators. There can be no question about its encouragement of thrift.

"Divi." day being the first day for the payment of dividend, it is therefore well known to all members. Many shopkeepers also know. Since the Bolton Co-operative Society commenced business it has paid away in dividend a very large sum indeed, giving to all its members an increased share of the comforts and luxuries of life thereby. Others are daily coming forward to share the many advantages which Co-operation brings in its train, not the least being the grand institution of "Divi." day.



CHAPTER LVIX.

CO-OPERATORS AND INCOME TAX.

"A sound citadel."

Income Tax Reform Report—Co-operative Societies Exempted—Cost of Collecting Greater Than the Results Obtainable—Members Liable on Interest—Fallacy of Traders' Arguments—Sound Reasoning.

THE most frequent charge thrown against Co-operators is that they do not pay income tax. The following extract from the report of the Committee on Income Tax Reform, issued on June 27th, 1905, will enable our members to meet and refute any inaccurate statements made on this subject. The report of the Departmental Committee presided over by Mr. Ritchie, appointed by the Treasury to consider matters connected with the income tax, was issued on June 27th, 1905. The reference to the Committee limited them to certain points affecting the existing methods of assessment of the tax. Subsequently they were empowered to inquire also whether Co-operative Societies enjoy any undue exemption from liability to income tax. Their report ran as follows:—

The Committee are of opinion that no very drastic alterations are necessary in the administration of the income tax. The tax appears, on the whole, to be levied with a minimum of friction and a maximum of result.

In regard to suggestions from traders that income tax should be paid by Co-operative Societies, the Committee state that much misconception exists. Such Societies as the Army and Navy Stores, which are really ordinary trading concerns, and the profits of which go to the

shareholders, are directly assessed, and enjoy no exemption or privilege. But the exemption from direct assessment of the Societies registered under the Industrial and Provident Societies Act is in accord with the general principles on which the income tax is based. If the tax were paid directly the immense majority of members would be entitled to a refund on account of their income being under £160 a year. This would involve a great deal of costly labour. Moreover, the Committee considered it to be clearly established that in a Society of the Rochdale type, the dealings of the Society with its own members do not result in anything which can be treated as profit for the purpose of income tax. On this the Committee say :—

The suggestion made to us that the "dividend" which is paid to members of these Societies constitutes a profit which would properly be taxable rests, we think, on a misapprehension of the nature of the "dividend."

The so called "dividend" arises from the fact that the prices charged by the Society to its members are in excess of cost price. If the goods were distributed at the exact cost price there would be no "dividend," and it follows that no question of income tax could arise. But the Societies, for what they consider good reasons, prefer to fix a scale of prices which leaves a margin over and above cost. Thus an adjustment has to be made periodically, and the balance between cost price and distributing price is divided among the members in proportion to the value of their purchases. This "dividend" is clearly not profit, but merely a return to members of sums which they have paid for their own goods in excess of the cost price. There can be no doubt that the procedure we have described, resulting, as it does, in periodical returns to members, is conducive to thrift, and we see no reason for discouraging it.

A Society may, however, of course, make profit on dealings with non-members. This profit is, in the case of most ordinary Societies, very small in amount. But so far as any such profit is made, and so far as any interest is paid on capital, if that profit or interest comes into the hands of any person whose income is over £160 it ought to be, and it is, taxable. There is, no doubt, some leakage in the assessment and collection of the small sums that become payable under these circumstances. This is inevitable under any system, and is not peculiar to incomes derived from Co-operative Societies. The leakage, moreover, is in this case, we are satisfied, very trifling in amount as compared with evasion elsewhere, and will be, we hope, diminished by the proposals made earlier in the report. We do not think, therefore, that any case for alteration of the income tax law was made out by the Traders' Associations; certainly none is

required in the interests of the revenue. Indeed, the particular proposals which have been put before us would not only on general grounds be inequitable or impracticable, but also, by reason of the expense they would entail, actually disadvantageous to the Treasury.

The question whether Societies registered under the Industrial and Provident Societies Act ought to be subjected to any limitations with regard to their dealings with non-members was not referred to us, and we express no opinion upon it. But it has been brought to our notice that very large and varied enterprises in the way of manufacture, shipping, insurance, and banking—enterprises which, in some cases, involve considerable and regular dealings with the outside public—are now carried on under the Industrial and Provident Societies Act; and it may be worth consideration whether further inquiry should be made into the conditions under which the privilege of registration under that Act is conferred.

The members of the Committee, in addition to Mr. Ritchie, were Sir H. Primrose (Chairman of the Board of Inland Revenue), Mr. Cosmo Bonser (Chairman of the Commissioners of Income Tax for the City of London), Mr. Adam Murray (Commissioner of Income Tax for Manchester), and Mr. W. Gayler (Chief Inspector of Stamps and Taxes at the Inland Revenue).

One of the main points which the Traders' Defence Association tries to make against the movement is by asserting loudly the non-liability of Co-operators to income tax. In one breath we are told that the profits of Co-operative Societies are not really profits at all, and that the working man in getting his dividend on his purchases is only getting back what he has been overcharged. In another we are told that if the Co-operative Societies were to pay their legitimate share of income tax on their profits it would bring in over £500,000 to the national exchequer, it being at the same time pointed out that if the trade was done by private shopkeepers they would have this to pay.

Now, the Traders' Defence Association cannot have it both ways. If the profits of Co-operative Societies are artificial, and working men by dealing at private shops would get their things cheaper by the amount not only of the dividend, but also by the added cost of distribution due to the alleged bad administration of the Stores, then the

Exchequer would gain no such sum by this trade being transferred to the private shopkeeper. On the other hand, there is no reason in equity why a workman should not adopt the plan of paying something over the market value of his goods at the time of purchase as a method of saving a nest-egg if he wishes, without being liable to extra taxation in consequence. Strictly speaking, of course, Co-operative Societies are not favoured by the law on the question of income tax. People are not liable to income tax unless their income exceeds £160 a year. The incomes of 95 per cent of members of Co-operative Stores would not come to anything like that sum. If, therefore, the Revenue authorities were to collect the tax on the profits made by the Societies in their corporate capacity, our courts would have a busy time in hearing the appeals for exemption from nearly two million members. The net result to the revenue would be a serious loss on the job.

Arrangements have, therefore, been made by which, if Societies conform to certain regulations, they will be exempt from the claim to income tax, and thus worry and expense are saved on both sides.

This plan, in fact, is a gain to the shopkeepers and everyone else, for it saves the enormous expense these appeals would involve.

SOUND REASONING.

Occasionally the trade papers give some really good advice to their patrons on the relation of Co-operation to private trading. One of the most level-headed and far-seeing of the trade journals is *Grocery*, which, in its issue for October, 1909, had the following :—

Members of some Associations waste a deal of time in discussing why the income tax is not enforced from Co-operative Societies, but one would imagine that the taxing authorities are ready enough to demand payment if it can be effected. If every Co-operative Society were taxed out of existence to-morrow, an additional number of shops, especially multiple shops, would spring up in their place, and the old cutting tactics would still cripple the retail trade. There are shopkeepers who do not relish any reference to Co-operative Societies

unless it is garnished with a wild and whirling denunciation. They are encouraged in this sort of froth by people who ought to know how ineffectual it all is, or who may have some personal end in view. A howling dervish would show as much intelligence in his antics as a grocer would show if the latter followed some advice tendered to him to go round his neighbourhood telling people about the atrocious misdeeds of Co-operative Societies. While he is after the Societies somebody else is after his trade.

It is probably too much to expect that all those to whom these words are addressed will take them to heart.



CHAPTER LX.

THE SOCIETY'S HISTORY.

AT a meeting called to consider the question of the Jubilee Celebrations it was decided, among other things, that a record be compiled of the Society's work and advancement during the fifty years of its existence, and that a copy should be presented to each of its members. The present generation of Co-operators know little of the struggles, trials, and difficulties met and overcome by those who founded the Society, and, later, by those who joined it in the early days and continued the fight, until the Society gradually emerged from its obscurity and began to forge rapidly ahead, until it has at last reached to its present proud position and become a factor for good in our town.

All honour to those who stood loyally by it in its days of struggle and conflict. Perchance the writer has omitted to mention the names or the deeds of some who have nobly done their part; rest assured it was from want of knowledge of these things, and not from want either of will or of inclination. The writer also hopes that, in endeavouring to give a full and true account of the various events, nothing has been said which will in any way hurt the feelings of those who took part in connection therewith. Everyone is liable to make mistakes, and it is well to remember that it has been truly said, "The man or woman who does not at times make a mistake never did anything much worth recording." Let us hope the reading of this History will stimulate the interest and arouse a sense of pride in the Society of which we are members, and thus create a desire to maintain its prestige, and carry along its work to a still greater success.

The Jubilee Celebrations.

CHAPTER LXI.

A HUGE TRADING CONCERN.

“Look back, how much there has been won,
Look round, how much there is to win;
The watches of the night are done,
The watches of the day begin.”

THE Jubilee of the Society provides many recollections of the early days in its history. Whilst we may not have amongst us the actual founders, there are those who have a good knowledge of the difficulties that had to be encountered before the Society obtained a firm footing amongst the people. These men were brought up amidst surroundings far different from what we find to-day. They lived the simple life by force of circumstances, their food was coarse but had sustaining and health-giving qualities, clothing plain but substantial, the education they had been able to obtain was scanty in the extreme. But with all these disadvantages these men have proved to be of sterling character and great worth. These men we should keep in mind in the midst of our rejoicings. Their work was of the highest importance, and its value we have every evidence of to-day, seeing that it occupies a very prominent position in the lives of the inhabitants of Bolton.

If one required an illustration of the evolution of great things from small beginnings, there is a remarkable example to be found in the annals of the Great and Little Bolton Co-operative Society Limited. It is safe to assume that its pioneers who discussed its origin in humble premises in Derby Street in 1859 never dreamt of the ultimate vastness of the scheme they were launching. In fact, fears must have

mingled with their hopes, for a previous movement in the town on Co-operative lines had come to a premature end. A great future was, however, destined for the new movement, as witness its ramifications of offices, trading stores, libraries, &c., in this its Jubilee year. The statistics of the Society may be left to tell their story, for they are portentous figures.

SPECIAL MEMBERS' MEETING DECIDING ON THE JUBILEE CELEBRATIONS.

A Special Meeting of the members of the Society was held on Tuesday, August 31st, 1909. A very large attendance of the members was present. Mr. Yates, in a few well-chosen remarks, reminded the members that they were gathered together for a unique meeting in the history of the Society, and trusted that their deliberations during the course of the consideration of the agenda would be as harmonious as it was possible, but at the same time he felt quite sure that, whilst all their opinions could not be of one accord, the majority of the items on the programme would be received by the members as a fitting record of the Society's fifty years' existence. It may also be mentioned here that a prior meeting had already decided that a sum not exceeding £3,000 should be allocated for the Jubilee celebrations, and also that at a meeting held on February 3rd, 1908, the members then decided that a Jubilee History should be written and a copy presented to each member of the Society. After considerable discussion and several amendments submitted it was ultimately decided that the following should be the manner in which the Jubilee should be celebrated:—

To provide each member with a Jubilee History of the Society.

To hold a Co-operative Productive Exhibition.

That the Central premises should be decorated and illuminated during Jubilee week.

That three bedrooms in connection with the North-Western Section of the Co-operative Convalescent Homes, situate at Blackpool and Otley, should be furnished at a cost of £50.

№ 148

GRANT AND LITTLE BOLTON CO-OPERATIVE SOCIETY LIMITED
BOLTON

TO The Corporation of Bolton
By Order of the Committee
£100-0-0
Wm. Bates
Secy. & Treasr.
W. B. Sanders

№ 149

GRANT AND LITTLE BOLTON CO-OPERATIVE SOCIETY LIMITED
BOLTON

TO The Corporation of Bolton
By Order of the Committee
£100-0-0
Wm. Bates
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W. B. Sanders

№ 150

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That two Bolton Co-operative Society's Jubilee Challenge Cups should be provided—one for sick nursing for ladies and the other for ambulance work for men.

That a tea party should be given to all persons who have been members of the Society thirty-five years and over.

That grants be given as stated below.

This would leave a small balance out of the £3,000, which it was decided should be left over for contingencies, many of the items previously mentioned being only the estimated cost, and it was, therefore, as well to leave a small amount in hand to meet any special emergency. The meeting terminated after lasting about two hours.

GENEROUS GRANTS.

There is no question about the generosity of the members of the Bolton Co-operative Society, seeing that they have ever been ready in time of any great need which has arisen during the period covered by this History to date to come forward with aid either in money or in kind. This has been shown on so many occasions that to enumerate them would be tiresome in the extreme. The figures available in the tables given will perhaps show best. The Jubilee grants made to charities and other purposes are on a very generous scale, and form a fitting memento of the members' powers in this direction. These are as follows:—To grants to charities, &c.: Bolton Infirmary (subject to conditions), £250; Bolton and District Sick Nursing Association, £50; Bolton and District Playing Fields Society, £50; Bolton's Blind, £50; Relief of Distress, £100.

Few of the members of our Society can go back half a century in their recollections of the Society, and alas! there is only a small remnant of the original members of fifty years ago. But the members of the Society to-day have a right to be proud of its position in its Jubilee year, and the celebrations of the event have been on an appropriate scale.

CHAPTER LXII.

THE BOLTON CO-OPERATIVE EXHIBITION.

"Think not of failure or success,
He fails who has a low desire;
Up to the highest ever press,
Still onward, upward, higher, higher."

WHILST a demonstration of the means of distribution was going on, a great concourse of people was assembling in the Drill Hall, Silverwell Street. Capacious as the building is, it could not contain all who wished to be present at the opening of the Productive Exhibition. The Hall was gaily decorated, and the stalls were an attraction in themselves. At one end was a model of the cottage in Toad Lane, Rochdale, where the first Co-operative Store began. If those brave pioneers could only have been present they would have seen their wildest dreams realised in the array of goods on the stalls. Every department of productive Co-operative effort was represented. Forty-eight Societies had their productions on view, and their variety may be gauged by the fact that practically every branch of productive effort was covered.

Our own Society was represented by its Tailoring Department's display, the stall attracting great attention. Another stall displayed the excellences and artistic skill of the Bakery and Confectionery Department, and the exhibits were sampled prodigiously at the restaurant run in connection with this stall.

Saturday morning, November 6th, was set apart for children, who were asked to write essays on their impressions, prizes being given by the Educational Committee to all competitors worthy of one.

The Exhibition was a huge success, and must have delighted all the Exhibition Committee.

OPENING OF THE EXHIBITION.

SPLENDID TRIBUTE BY MR. GEORGE HARWOOD, M.P.

The Exhibition had a worthy opening. Although over an hour was occupied with the proceedings, the enthusiasm of the thousands gathered together, and who had to stand, did not flag. A spirit of joyousness pervaded all, and it was a very gay scene that those who were on the platform were privileged to gaze upon.

On covered stalls and open stands Societies vied with each other to prove that so far as the articles they manufactured were concerned, Co-operators need not go outside their movement to supply their needs. Men's clothing, watches, drapery, furniture, hardware, printing, confectionery, household requisites, jams, sweets, and a bewildering host of articles were evidences of the ever-growing advances in Co-operative production. Thousands thronged the Hall at the opening ceremony, which was presided over by the President of the Society (Mr. W. Yates), and he was supported by Mr. George Harwood, M.P., Mr. W. T. Wilson, M.P., Councillor Cooper (Mayor-elect), Dr. Thornley, J.P., Rev. T. Parr, members of the Directorate, and other representatives.

MR. YATES'S SPEECH.

Mr. Yates at the outset thought that he could describe the audience before him as both a numerous and influential assembly. That gathering was unique. By it they were carried back for fifty years in the history of the town and the Society, and they thought with that grand evidence before them of their material strength, of the men rich in faith and filled with great enthusiasm who founded the movement. The Society had gone through its days of struggle and adversity, and that day they entered into the labours of the men who were gone, and were reaping the harvest they had sown. The Society was like a grain of mustard seed which had been sown and grown into a tree. It was not dead yet, though it had been for fifty years in the industrial life of our times. It had grown in an atmosphere of freedom. From the standpoint of materialism the Bolton Society had been productive of great good. He did not

deery dividend, for he knew that dividend had been of untold service to many a home in Bolton. He believed that the Society had been of great good to the working men and women of the town, and not merely from the standpoint of material gain. They believed in a higher element in life, and their Society had solved to a large extent the conflicting theories of individualism and altruism, and had shown men the possibilities of a higher and nobler life without injuring their self-respect. To a large extent they had proved there were elements of greatness in manhood and womanhood. It was admitted that Co-operation had done good in the sphere of distribution, but what of production? Well, the Bountiful Giver of all gifts had not confined His gifts to people of great wealth, but had distributed over all classes, and one great fact they all might learn from the Exhibition was, that the difficulties which affected the management of industrial concerns could be overcome by persistency and great faith. He felt it a great honour that day in presiding. He did not claim it of merit. It had been given to him. He appealed to all, and especially young people, to realise the great heritage on which they had entered, and he wanted them to be more loyal, more loyal than they had ever been to the Society and to the movement it represented. If they were, there was a land of promise opening out before them. They were compassed about with a great cloud of witnesses—men who had lived and died and blessed them with their lives. He earnestly trusted that all would seek to realise the best that was in them.

MR. HARWOOD'S OPTIMISTIC ADDRESS.

Mr. George Harwood, M.P., who was heartily received, said he considered it a great honour to have the privilege of declaring that Exhibition open. Amongst all the movements which had taken place in Bolton to which he could bear witness, he did not think any movement had attained so much solid good in the life of the people of Bolton as the Co-operative Society. They were celebrating a birthday, and the older it grew, and stronger it was. What would it be on the sixtieth birthday? Things were reversed in the history of the Society. As men grew older



OPENING THE EXHIBITION.

their bodies became worse, but as the Society grew older it grew better. He congratulated them on that birthday for many reasons. He was able to remember the starting of that Society. He was a boy then, and talked with very excellent men who were connected with it, men who used to work at his father's mill. They were helping themselves, not only to material things, but the Society had made them rejoice about other things, and he congratulated them upon three grounds: First of all, upon the extraordinary growth which had been characteristic of the Society. He had been reading statistics which had been supplied to him, and he must say they nearly made his hair stand on end, but he had no hair to stand on end. That growth had been enormous, and had taken many directions, which the public did not quite realise. In the earliest days of the movement one of his dearest friends with whom he was associated was Tom Hughes, the author of "Tom Brown's Schooldays." He used to come and visit him, and together they tried to catch fish. Charles Kingsley was also his friend at the time. Tom Hughes used to say: "What I am most anxious about is that Co-operation shall not become merely a distributive Society." The movement had become a good distributor, and distribution was one of the elements of all good trade; but Co-operation had done more—it had become a producer. Last year the Co-operative products amounted to millions of pounds. This was an enormous advance, and he was sure that the spirit of his dear friend Hughes would have rejoiced—indeed, he (the speaker) hoped, did rejoice—at seeing such results. He congratulated them upon their growth, because he believed their growth had been for the good, not only of their Society, but for society generally. He, therefore, congratulated them, not only on their growth, but on its results. He did not mean merely the money saved, although that was very good. He spent his time in making money, but failing generally. Money making was a very proper object for them all, and if he was proud of anything it was that he tried to earn his own living. It was the one thing to distinguish him from the ordinary politician. What he had intended, and he could speak from his own

observation of men who had worked for his firm that were members of the Society, was that there had been a note of personal dignity, because those men had learned to pay ready money. He did not think they could over-estimate the enormous revolution that had been brought about even in the shops of Bolton by the people of Bolton being taught to pay ready money. When he was a young fellow the last thing anyone thought of doing was to pay on the spot for anything they bought. What was the result? Everybody was pledged, and had eaten a week's wages before they got them. Co-operative Societies, by teaching the people to pay ready money, had worked nothing less than a social revolution. The Society had done another thing. It had created a new class of capable managers and organisers of business. From the working classes themselves there had sprung men who had shown the power to manage the most complicated businesses. His brother Henry happened to be the legal adviser of the Co-operative Union, and he (the speaker) had attended its meetings and the Co-operative Congresses, and he had seen there the very best type of men. It was men who made nations, not money. The best thing that England ever produced was not ships, cotton, and iron, but men, and the Co-operative Societies had produced men capable of managing great undertakings. From the ranks of Co-operation such men had spread to the great public movements of our country; these men were met with in different spheres of national life, and the nation was richer in its administrative power, in its sobriety, and its judgment. This was an asset to the nation, and, speaking as a politician, he must say that the nation was indebted to Co-operation. There was a third matter on which he had to congratulate them. He had seen a row of houses in building, and the builder told him that he had sold them all to members of that Co-operative Society. The builder explained to him the terms on which they were buying, and he learned that the buyers, by paying a little more than ordinary rent, could become owners of their own houses. Could they exaggerate the importance of a great class of men living in their own houses? Dr. Johnson used to say that the best thing for their health was to walk half an hour before breakfast on

their own land. Perhaps a better thing than that was for every man to live in his own house. They could not exaggerate the importance and the dignity which were given to the lives of working men who lived in their own houses. They talked of revolution, and there had been nothing less than a revolution in the social life of the working classes of Bolton. He was delighted, in his native town, to see such a gathering, including so many well-dressed women. That sight could not have been seen twenty-five years ago. He had heard it remarked that now in Bolton they could not tell a winder from a duchess, and he had replied: "Why should you? If it is good for the duchess to dress well and have a pretty frock, is it not good for the winder?" He believed in people dressing well, for he could tell lies if he had a hole in his stocking. It increased their self-respect to dress decently and well. Again, he said he was delighted with their progress, and he wished them every success.

The Mayor-elect (Councillor Cooper) at this point took the chair.

Mr. W. Lander (Director of the Wholesale Society) then rose to propose a vote of thanks to Mr. Yates for presiding, and to Mr. Harwood for opening the Exhibition. He took the opportunity of saying how delighted they were to have the Mayor-elect with them. They hoped that his term of office would be one of great prosperity to the town and of great satisfaction to himself because of the work he was able to do for his fellow-townsmen. What should he say about Mr. Harwood? As they were proud of their Chairman, so they were proud of Mr. Harwood. Everybody had appreciated Mr. Harwood's splendid address on their movement, and also the work he had done in it. That Exhibition had to serve two purposes: first, it was one of the celebrations of the Jubilee of the Bolton Society; and, secondly, to show what was being done in production in the Co-operative workshops and factories. That Exhibition was to show them what could be done in places run on forty-eight hours a week, with a living wage for the workers, by the voluntary association of the working men when they got a chance to help themselves by the principle of self-help. It was by self-help they could raise the class to which they

belonged. In their Stores they must see that they had goods made in Co-operative workshops. If Co-operators created the demand the Co-operative Wholesale Society would build the factories and produce the goods which were required. The rate of progress in Co-operative production in the future would just be in ratio to their enthusiasm and practical support. If they did that, ten years hence, when they celebrated their Diamond Jubilee, there would not be a building in Bolton large enough to show the goods. The hope of the workers lay in industrial development, and the lines on which they had to develop were voluntary Co-operative lines. He appealed, therefore, most earnestly for their support to Co-operative productive efforts.

Mr. Mann (Leicester) seconded the resolution. He said that in these times it must be a sacrifice for a Member of Parliament to give up his leisure for a function like that, but if a sacrifice had to be made it should be for a movement represented by that Exhibition. He seconded the resolution because he believed the only industrial salvation, the only practical way, was supporting Co-operative production, and building up those great businesses which were rising up through the length and breadth of the land.

SPEECH OF MR. WILSON, M.P.

Mr. W. T. Wilson, M.P., supported the resolution, and said that he always called trade unions and Co-operative Societies twin brothers. He had been acquainted with the policy of the Bolton Society for the last twenty-five years, and he thought their policy was a better one now than then. He came to Bolton twenty-one years ago, and he found the Society doing things which the Corporation ought to have done, as expenses of education were borne by the shareholders. He hoped that in future they would do their utmost to put the burden on the right shoulders.

The motion was then put by the Mayor-elect, Councillor Cooper, and was carried with great acclamation.

The electric illuminations: "Thrift and Industry, 1859-1909," "Labour and Wait," a beehive, and other emblems told the story to the multitudes who gazed on the illuminations on the Central buildings and Drapery Department.

CHAPTER LXIII.

CO-OPERATIVE VETERANS.

BOLTON OLD FOLKS ENTERTAINED BY THE SOCIETY.

INTERESTING GATHERING.

ONE of the most notable and enjoyable events of the Jubilee celebrations was the party given to those who had been members of the Society for thirty-five years, a pretty good share out of an adult life. The party was held in the Bridge Street Hall, on Saturday, November 6th, and there were 272 men and women present, the men preponderating. There were many grey beards and bald heads, and the women's countenances also bore the marks of time; but they were a jolly company, and made themselves generally at home with each other. A group of sixteen ascertained each other's ages, and when the total was cast up it was found that the average age was 63. This would be about the average age of those present, men and women who had had a long experience of life, but yet able to unbend for a little time and enjoy themselves. The sight was an interesting one. The faces of the old people, many of whom had passed well above their three score years and ten, reflected the joy that was evidently in their hearts at the completion of the fifty years' work of which they, in their early and more vigorous days, had laid the foundations. The guests were all seated shortly after 4-30, and a substantial tea was served. This was heartily enjoyed. Afterwards the women folk passed the next hour in conversation. The men naturally adjourned to the smokers room, where the Society had provided a good supply of "churchwardens" and C.W.S. tobacco. The time was spent very pleasantly, and, as was to be expected, it was found that the men indulged in reminiscences. Many old friends met

again after a lapse, perhaps, of many years. At intervals tobacco and dessert were served, and the opportunities were seized for pleasant intercourse.

The Chairman (Mr. Yates) said that he wished to give all a hearty welcome. It was not alone a welcome from him as Chairman, but a welcome from the General Committee and the members of the Society. Well, the Committee were right glad to see so many who had been associated with the Society for thirty-five years. It did them good to see them enjoying themselves, but yet there was a tinge of regret about the gathering, for there were some members who by reason of infirmities could not leave their homes to take part in that joyous occasion. Those laid aside had fought their battles, and having almost finished their warfare were resting before going home to where he trusted they would have a better service and a far better reward than the Society could offer them. The Committee would have been glad if these feeblenesses could have taken part in the gathering, and they gave them their sympathy. He and the younger men recognised that they who were present were among those who laid the foundation of the Society in times when things were not so prosperous as they were now, and when the dividend was not 3s. in the £, and when it was most difficult to spend their money with the Society. Their loyalty to the Society was steadfast, and it was a matter for rejoicing that they had seen the Society grow to its present dimensions. There could be no question that during the past week the Jubilee of the Society had been the talk of the town. He was sure that every one of them was proud that when it was difficult for them to be true they had remained loyal to the Society, and continued with it up to the present. They were also fully aware of the blessings which had come to them through being loyal to the Society. They would agree with him that the Society had developed and prospered beyond their dreams, for no one thought thirty-five years ago that the Society could have such premises as it now possessed. Well, they rejoiced that this property belonged to them as members of the Society. During the thirty-five years which had gone the Society had been remarkably blessed with good men for their prominent officials, men who

had their hearts in the development of the Society, and he believed that in the prominent officials, both men and women, which the Society had to-day, they had officials of whom they had reason to be proud and to hold in honour. But whilst he allowed the present officials had some part in the glory of the Jubilee, he wished to give a part to those who had fought with them and given the whole of their time to the Society's work. Whilst all this was satisfactory, they trusted there were better things in store, and that they would not only keep their savings in the Stores, but increase them.

Mr. John Williams (an old Committee-man) proposed a vote of thanks to the Chairman, which was seconded by Mr. Hilton, who praised the excellent quality of goods supplied by the Society.

At the close two ex-Presidents of the Society (Mr. John Tunstall and Mr. Freeman Boardman) proposed and seconded a vote of thanks to the members of the Society for the party, and the opportunity given to the old members to thus foregather, and a particular request was made that the resolution should go to the next members' meeting. The resolution was, of course, carried unanimously, and amid much applause the happy gathering terminated.



CHAPTER LXIV.

ART AND EDUCATION.

OPENING OF NEW OFFICES AND EDUCATIONAL DEPARTMENT—INFLUENCE OF BEAUTIFUL BUILDINGS.

THE third of the Jubilee celebrations took place on Saturday, November 13th, when the spacious building in Bow Street was opened, a building wherein will be located the new Offices, Library, and Reading-room. Of a palatial character, the buildings dignify a street otherwise without pretension, and complete the vast Central premises of the Society. Messrs. Bradshaw and Gass, F.R.I.B.A., have been the architects, and the whole of the work has been carried out by Mr. Richard Mosley and sub-contractors associated with him.

It is an encouraging sign that in the social progress of the people the working classes have begun to recognise something of the meaning of utility and beauty in daily life.

Promptly at three o'clock the President of the Society (Mr. W. Yates) with the Committee and other gentlemen gathered at the principal entrance to the premises, and in the presence of a large crowd the opening proceedings were initiated by Mr. William Martindale, who first called upon Mr. Hope, of the firm of Messrs. Bradshaw and Gass, under whose own personal supervision the work has been carried out. He said it was inevitable that with the Society's growing business new office accommodation should be provided, and it was very important that the administrative department of their work should be carried on efficiently. Good work could not be done under bad conditions. In that building the administrative staff and the Educational Department (which had been so generously supported by the Society) would find ample accommodation. His firm were indebted to the General Committee and the Educational



OPENING OF NEW OFFICES AND EDUCATIONAL DEPARTMENT

Committee for assistance during the progress of the building, for every detail had been most carefully considered, so that the best results could be obtained. Turning then to Mr. Yates, the speaker said : " I know you have taken a deep interest in this scheme, and it is with great pleasure that I present to you on behalf of our firm this souvenir of the occasion."

He then handed to Mr. Yates a beautiful gold key of chaste design. On the obverse side was this inscription : " Presented to William Yates, Esq., President, by Bradshaw and Gass, F.R.I.B.A., Architects," and on the reverse side : " Great and Little Bolton Co-operative Society Limited, New General Offices, opened November 13th, 1909." The inscription was accompanied with two mottoes, " Industry and Thrift " and " Labour and Wait."

Mr. Yates said that it was with the greatest possible pleasure and thankfulness that he accepted the key as a souvenir of that very interesting and historic event in the annals of the Bolton Society. He had also the greatest possible pleasure in declaring those offices open for the transaction of business, and also for the Educational Department to carry on that work of propagating Co-operative principles which he hoped would lead to the further development of the Society in Bolton.

Mr. Yates then unlocked the door and entered the building, followed by a great crowd. Previous to this a photograph was taken of the group in the central entrance of the building.

A temporary platform had been erected in the offices, and from it the Chairman said it was very gratifying to meet there on the occasion of the opening of the new Offices, and also the rooms for the Educational Department.

Mr. Hope said that he wished briefly to explain what the building was, and what it provided for. When the building was begun it was originally intended to have that ground floor, certain premises in the basement, and the first floor for the Educational Department. But in the initial steps there were certain difficulties. One difficulty was the lighting of the premises in the centre, and so the large dome roof was provided, giving a lighting area of several thousand

feet, streaming the light down in the offices, and the dome was also used for the extraction of vitiated air from below. On the first floor was a Reading room arranged for 130 readers, with newspaper racks and modern equipment ; and another room for the Lending Library, on the open access system, which would give space for 24,000 volumes. On the second floor was accommodation for the Auditors and Check Clerks. An electric lift was provided for the conveyance of books to the upper offices. The greatest care had been taken that the many valuable books of the Society should be insured against fire. The building was fireproof, and sprinklers had also been installed throughout the premises. The premises were lighted throughout by electricity, the electricity being generated by their own plant. Heating and ventilation had also been provided in the best possible way, so that comfort might be given to all. No money had been spent unnecessarily, but every effort had been made to provide accommodation which would be useful and fulfil their purpose to the best possible extent.

Mr. Yates said that it was fitting at the outset that he should tender his thanks to the General Committee of the Society for giving him the privilege – and it was a very great privilege and honour—of declaring that building open. He also wished to tender his thanks, which he could do better there than outside, to the Architects for the beautiful gift of the key which he trusted would ever be a reminder of this unique event in his own history and that of the Society. He was perfectly sure that many people who saw the site originally had not much hope – although they had Mr. Hope in charge of the work—that a building like that in which they were assembled would be erected upon it. Very great and unforeseen difficulties arose, but he was glad to tell them that those difficulties had been overcome by patience, determination, and skill, and they had to-day what he believed would be a fitting memorial of the energy, enterprise, and skill of the firm of Messrs. Bradshaw and Gass and the contractor (Mr. Mosley), who had gathered round him sub-contractors who had done their best. He could not mention all, but they would pardon him singling out one firm—he referred to the Bolton Co-operative

Cabinet-makers' Society Limited. He believed that good work had been put into the building, and not the least useful or prominent was the work of that Society. It had been said that they might have had a plainer building, and for the benefit of those objectors he would quote Charles Kingsley, who said: "Never lose an opportunity of seeing anything beautiful. Welcome it in every fair face, every fair sky, every fair flower, and thank Him for it Who is the fountain of all loveliness; and drink it simply and earnestly with your eyes; it is a charmed draught, a cup of blessing." He subscribed to what Kingsley said. There were things useful about the beautiful. One effect would be on the worker. Those who would work within those walls would feel it. Perhaps one of the things which working people were troubled with most was the monotony of their everyday life, and if the monotony could be toned with the beautiful it should be done. Therefore, he believed those who worked in those offices would be able to do their work better, and the influence upon their character would be uplifting and ennobling. As to the building generally, he wished to refer to two or three of its main departments. There were two key-words in connection with the Society, and they were "deposit" and "withdrawal," and in that building they had a storehouse for their savings. Here they could bring what they could spare after meeting their daily wants, and then when the time of adversity came, or old age crept upon them and they became infirm, or it might be sickness occurred, they would have some little store to which they could turn. There might be a wrong idea of thrift. He did not believe in the maxim "Get all you can and spend as little as you can." He thought they should spend what was necessary, and place on one side what was left. They were trying to inculcate that idea in the minds of the children, and the Small Savings Department gave them encouragement to practise thrift. As they knew, the building was not only for the Offices, but to provide for the Educational Department being better housed. As a Society they had most to do with those who toiled hard for their daily bread, and, therefore, they wanted to cultivate in them an independent manhood and womanhood, and he rejoiced at the increased

facilities they would have in the great work of bringing the manhood and womanhood of the town to a higher state of efficiency. Ruskin said: "There is no wealth but life." His opinion (the speaker's) was to attain that people must think and reason so as to find intelligent answers to the many problems of life. Again, he would express the opinion that they had now a building which was amply equipped, not only for work which they might term material, but one in which avenues might open to a larger life. There were mountain ranges yet unscaled. He, therefore, urged them to go forward in the cause of Co-operation, and to remember that if they themselves did not reach the land of promise—the land flowing with milk and honey—they could by their efforts make the path easier for the children.

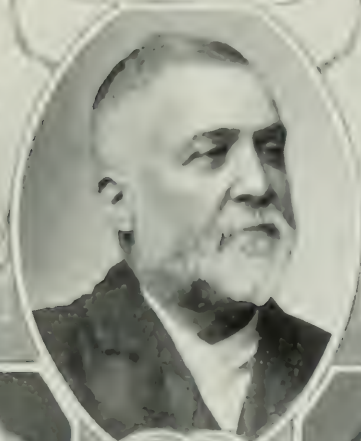
Mr. Nuttall at this point took the chair, and called upon Mr. Crossley.

Mr. Thomas Crossley said that he had the pleasing duty to perform of proposing that a vote of thanks be given to Mr. W. Martindale for presiding, and to the President of the Society for opening that building. He believed that not only the members of the Board were delighted with the completion of that work they looked upon that afternoon, but that the members of the Society when they saw those offices would also be thankful. He hoped that such would be the influence of that building. He trusted that not only in that room would increased business be done, but in the room above there would be equally good and progressive work accomplished. They would agree with him that so far as their educational work was concerned they had had much work to do in the making of good citizens in the town, and he trusted that as the result of the greater facilities being provided for study and reading, they would do even greater work in that direction in the future, and that the town of Bolton, as the result of the educational work of that Society, would produce such citizens as would not only be a credit to the town, but be able to give such services to it as would be an example to those in other towns in this country, of which they were all proud to form a part.

Mr. Thomas Dobson (Chairman, Educational Committee) rose to second the resolution, and said that he was glad to

Committee of Management.

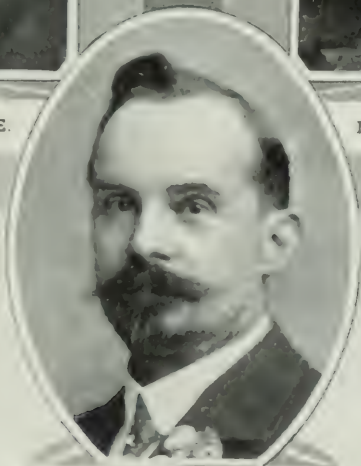
Mr. O. ROTHWELL



Mr. W. MARTINDALE.



Mr. THOS. CROSSLEY.



Mr. JOHN NUTTALL.

Committee of Management.

Mr. J. T. WALKDEN.



Mr. WILLIAM VOSE.



Mr JOHN W. HIRST.



Mr. WILLIAM FORBER, J.P.

be associated in however minor degree with the opening of those premises, for he looked upon them not only as representing the solid progress and stability of the Society, but also a fitting Jubilee memorial of the pioneers of the Society, who some fifty years ago planted the seed of Co-operation in Bolton. He doubted not that they would hold with him in saying that that building was erected upon the foundation of their labours and self-sacrifice. These buildings, too, had been erected with an eye to the future. He hoped that in the rooms devoted to the Library and Reading-room work would be done which would justify the increased facilities provided. As representing a younger generation he offered his hearty congratulations to the pioneers of the Society on this Jubilee year, for he considered the rooms would be a fitting monument to their labours in the past. He hoped that the next few years would see a still more rapid increase of business, and that even those spacious offices would have to be enlarged. He seconded the resolution with great pleasure.

The resolution was then put and carried with acclamation.

Mr. Martindale briefly responded, and Mr. Yates said that if anyone had told him eight years ago that he should have filled the honourable position he did that day he should have been astonished. He was very grateful to them for their thanks.

DESCRIPTION OF NEW OFFICES, &c.

The great expansion which has taken place in the Co-operative movement in the town, and the rapid growth of the Society's business in all its branches, has made it absolutely necessary that ample accommodation should be provided for the Office staff, with increased space and convenience for the use of the members. The decision was finally made to erect new premises. To meet the difficulty a site belonging to the Society in Bow Street was utilised, adjacent to the Central premises, thus giving a nice situation with good approach and direct communication with the other departments. This site, facing Bow Street, has a frontage of 106 feet, with an area of 1,032 square yards, and

occupies the whole of the space between Bow Street and the River Croal. In July, 1903, the Committee instructed their Architects, Messrs. Bradshaw and Gass, F.R.I.B.A. (of Bolton), to prepare sketch plans embodying their requirements with regard to this accommodation, and making provision for increased facilities for the Educational Department to replace the present inadequate accommodation in Bark Street. These plans, after very full consideration of the present and future needs of the Society, were finally approved, and the contract for the construction of the premises was made in October, 1907, and the work proceeded with. At the outset difficulties with the ground were encountered, and it was found that beneath the surface there existed the brick chambers of three old gas tanks, each averaging 38 feet in diameter and $18\frac{1}{2}$ feet deep, below the basement floor. These tanks were filled with rubbish and contaminated matter of all descriptions, and it was necessary that this should be removed and good filling material substituted to prevent any danger to health arising in the future. In 1825 the first gasometer was erected in Little Bolton by the Bolton Gas Light and Coke Company. They took for this purpose land in Bow Street from Mr. Ainsworth, for which they paid 5d. per yard, "from the middle of the street to the middle of the river." These tanks were filled with rubbish from the foundations of the premises erected in Corporation Street when the Gas Company turned over the site to Mr. Coffey, joiner; and when he gave up and the land was offered for sale the site was purchased by this Society, and is now utilised for the beautiful new Offices erected during the Jubilee year. The works have gradually progressed until the present time, when they may be seen in a complete state, forming a handsome addition to the many fine premises already owned by the Society. Dignity of character has been carefully considered, and lavish or wasteful expenditure in ornament and adornment have been studiously avoided.

The ground floor, entered through two spacious vestibules in Bow Street, provides accommodation for the business of the Members' Share Department, Savings Bank, Building and Cashiers' Departments. These spacious

Offices, well lighted at the sides and with large dome over centre, are 100 feet long by 65 feet wide, and contain a circular counter 150 feet in length for the service of the members. Behind this counter the clerks' desks, pass book racks, &c., are all conveniently arranged for the despatch of business in accordance with the most modern principles. On this floor also the General Manager and the Secretary are provided for, the latter having oversight and control of the whole of the Offices. A strong-room also is provided, and an administration staircase for the use of the clerks passing to the other floors.

The basement provides storage space for books and papers, lavatory accommodation for clerks, and also a common-room for their use. There is also in addition a large room provided, to be used as a new Bacon Store, to give increased accommodation, with the good ventilation necessary for proper storage; this room is 94 feet by 47½ feet, and will prove a very valuable addition to the warehouse.

On the second floor is the Board-room, with lavatory and waiting-room accommodation adjoining, and also large Office for accommodation of Check Clerks and Auditors. These rooms are all spacious, lofty, well lighted, and well ventilated.

The first floor of the new building is devoted entirely to the uses of the Educational Department, and will be approached from the Bow Street staircase giving access to the Large Hall. On the left after entering the department there will be found a large Reading-room, 70 feet by 36 feet, with tables, chairs, newspaper racks, &c., giving accommodation for 130 readers, and on the right the new Lending Library, with open access system, with shelving accommodation for some 24,000 volumes. This department will be exceedingly useful and popular, providing ample space for the readers to study the books they are borrowing, and making it possible to greatly increase the usefulness of this department. Adjacent to the Lending Department will be a small Reference Library, with tables for the use of readers desirous of studying special subjects or referring to the more valuable books in the Society's collection.

Externally the new buildings have been treated broadly in the English Renaissance style, and the materials employed give character and effect to the building. As previously pointed out, elaboration has been avoided, and the simple dignity of the building adequately expresses the strong and solid character of the Co-operative movement and its interests in the town. Materials employed are Yorkshire stone with Ruabon brick dressings and green slate roofs.

Internally the same simplicity of treatment has been observed, materials being broadly used to give the best effect without extravagant expenditure. The tile dados to the ground floor Office ensure perfectly clean wall surface, the upper surfaces finished in plaster with simple line decoration giving good light effect. The timber on this floor is mainly American oak, which is a material at once inexpensive but durable in its character as a hard wood. In the Educational Department similar treatment is followed, wall surfaces being plastered with simple dados and line decorations, the fittings being of American oak, and the joinery American white wood stained and varnished. The Boardroom is similarly finished with American oak panellings, plaster ceilings and cornices, picked out in colours to give harmonious treatment to the whole. Throughout the interior there has been simplicity of treatment and light to all parts. This essential feature has been carried out without detriment to the finished appearance of the rooms.

The buildings throughout are of fire-resisting construction, the walls of bricks, floors of steel girders with concrete and boarding laid on the solid, roof principals of steel and outer cover of slates. Plaster is largely used on wall and ceiling surfaces, and gives additional protection in case of fire. Sprinklers have been installed throughout, giving additional protection, and greatly minimising the danger of loss or inconvenience arising from fire risk. Other appointments have been designed with a view to giving the greatest efficiency and soundness of construction. The premises are lighted throughout by electricity supplied from the Society's own plant, the mains being run under the floors in seamless tubes with screwed joint fittings. Throughout the premises

are heated by hot-water circulating pipes with radiators, each radiator and the different sections of the apparatus being controlled by valves so that heat may be locally used. The water is warmed by means of calorifier supplied by live steam from the new boiler plant, and gives very good and efficient results. Ventilation of all parts of the premises is secured by powerful electric fans, extracting from the various rooms and discharging the foul air above the roofs; inlet ventilators being arranged in connection with the heating radiators so that a continual supply of warmed fresh air is always available.



CHAPTER LXV.

DEPARTMENTS OF THE SOCIETY.

FACILITIES FOR TRADE.

"A progressive Store is a marching army of reformers."

"If thou love the Store and thy neighbour, join thyself thereto."

Grocery Stores—The Seat of Power—Need of Loyal Support—Warehouse—Quantity of Goods sent out—Horses—Machines—Christmas Trade—Changed Habits of People—Loads of Coal Sold—Coal in Bags—Bakery—Confectionery—Stable Accommodation—Engineering Department—Use of Motors—Refrigerating Plant—Electricity Used—Drapery a Productive and Distributive Department—Boot and Shoe a large Productive Department—Tailoring Growth—Articles Sold—Butchering—Quality the Feature—New Farm Purchased—Furnishing—Its Displays—Repairs Executed—Hat and Cap—Its Trade—Jewellery and Optical Department—Repairs a Speciality—Restaurant—Catering Undertaken—Milk—Growth of Department—Quantity Sold—Analyst's Reports—Dairy Machinery Installed—Clothing Club—Articles Obtainable—Children's Savings Bank—Faithful Service.

OUR business comprises grocery and provisions, bread and confectionery, restaurant, butchering, tailoring, hats and caps, drapery, furnishing, dress and mantle making, boots and shoes, coals, crockery, milk, &c.

For a general survey of the work of the Society we very naturally start out from our **Central Premises** in Bridge Street. The most important departments of the whole number are the grocery and provisions, seeing that they practically bulk as two-thirds of the whole business done. The Grocery Branches, including the Central Shop, number

fifty, and a list of them appears elsewhere. Any member doing business at any of the Stores can be assured of strict and prompt attention. The stocks are kept as fresh as possible, and, as a good trade is usually passing, the items dealt in are kept moving, and the customer is thus able to obtain the best satisfaction.

The Central premises of a Store generally represent the seat of power as well as the members' highest ideals, which are often guided by the architectural spirit of the town. When the alterations are completed in connection with our Central Grocery Shops, we shall have as fine and up-to-date a business establishment for this class of trade as is to be met with in the town and neighbourhood.

It is often said that a Store Committee is just what the members make them. A better description perhaps would be to say that they are just a reflex of the members. Certainly it is the case locally, for "Progress" is the motto of the town, considered industrially or otherwise. A Store Committee is therefore a reflex of the highest aims and aspirations of its members.

Success begets a feeling of confidence, and this feeling once fairly established in the minds of the members of the Bolton Co-operative Society, grew so rapidly that all doubts and fears passed away, and the soundness of the Co-operative principles has become fixed locally. Enthusiastic Co-operators should therefore support every department, for what is worth doing is worth doing heartily. By so doing the time draws nearer when all disputed points between nations will be settled by the Co-operative spirit, for the good of all. Brotherhood is nobler than Individuality.

The aim is high. We, in fact, cater for the best trade by providing goods that are pure and good, and the best of their kind obtainable. Co-operative productive departments are patronised as largely as possible, the growth of the trade along these lines being in the hands of the members individually. The purity, quality, and conditions under which the goods are handled make them excellent

productions, as the true Co-operator insists on having the best of everything. There are, of course, hundreds of commodities stocked, and, when rising and falling markets are taken into account, also the necessity of carefully watching these, it will be seen that the Manager of the Society has no easy task in gauging and fully meeting all requirements to the best trading advantage. It may be noted here that if there should be in any instance fault to be found with the quality, price, packing, or any other cause of complaint, that a line dropped to the General Manager's Office will at once receive attention, and the complaints rectified, if possible.

Ample warehousing facilities being a necessity of a large Society, it naturally follows that the importance of a good and sound management is soon apparent by the growth and development of its warehouses. When the trade of the Society began to assume gigantic dimensions it was soon found that increased accommodation was a necessity. Our **Warehouse Department** has grown with the growth of the Society, the latest addition thereto being a bacon store during the Jubilee Year, which is capable of a storage capacity for the requirements of a large trade. Our trade in this line runs to about 10,400 rolls of bacon, and 18,700 hams annually.

It is interesting to know that the warehouse at first was a small room in the cellar which now forms part of the Restaurant, and it used to be large enough to contain all the necessary requirements of the business. When the Bow Street extension was carried out in 1876, and the additional warehouse accommodation provided then enabled the departmental accounts to be more efficiently carried out, the real start of the Warehouse Department, as we now know it, may be said to have been made. With the purchase of the Bridge Street Mill in 1887, an extensive four-storey warehouse was built on the old foundations of Fogg's Mill, as it was then best known, three storeys being used for the requirements of the Grocery business and one for Furniture storage. With the release of the old Office premises at the Jubilee time further extensions to the

Furniture rooms were enabled to be made thereby, and the fourth storey will thus be added to the warehouse department and the office accommodation for the warehouse staff increased.

This department has been under the charge of Mr. Charles Hardman since 1894, the staff then numbering sixteen. It now requires twenty-four to deal with the ever-growing business of this section of our trade. They deal with the supply of all grocery, provisions, and other commodities that are sent out to our various Branches. The departmental accounts are kept here, and the statements prepared which appear on the balance sheets, giving the particulars of the trade results of each department. In addition to other articles handled during the year 1909, the Warehouse Department sent out to the various shops 18,090 casks of butter, 7,070 cheeses, 7,000,000 eggs, 52,000 bags of potatoes, 37,465 sacks of flour.

We, as a Society, aid in contributing to the revenue of the country by the taking out of fifty tobacco licences annually, also fifty patent medicine licences, four trap licences, &c.

Many of the members do not know that they are joint proprietors of a great commercial establishment which requires no fewer than ninety-six horses to efficiently carry on its business, to say nothing of the number of outside motors and luries which carry supplies into its warehouses for redistribution again to our shops as required. Like a healthy child, this department keeps outgrowing its clothes. This is generally a satisfactory sign. Nature knows no stoppage, no rest. When institutions cease to grow they begin to decline.

In the Warehouse we have a fruit cleaning machine, which is capable of cleaning all the currants and raisins sent to our Branches. Therefore, customers may always depend on having fresh supplies of cleaned fruit, cleaned in a way far superior to the old system of hand cleaning, before it is sent out for sale purposes.

We also have a machine for roasting and grinding coffee, thus ensuring a fresh, pure, and capital supply of really good coffee, which is second to none in the trade. Our coffee sales last year amounted to 57,200lbs.

For the Christmas trade in dried fruit alone some 1,200 boxes of currants and 1,780 boxes of raisins are required.

In the cheese store, which is a recent addition, some 800 cheeses may easily be accommodated and stored.

The oversight of a department such as this alone is no mean task, and its successful accomplishment is a credit to all concerned in connection therewith.

Orders for loads of coal are also despatched from the warehouse, the trade handled in the Jubilee Year being 5,305 loads, weighing 9,210 tons. Orders for this commodity are received in any of the grocers' shops and are dealt with and allotted to the credit of the department sending them.

One great illustration of the changed habits and conditions of the people may be seen in the altered circumstances governing the coal trade. The coal agent, as he is known to-day, is a creation of a later date than the birth of Co-operation. The introduction of the coal agent was not the creation of a new industry, but merely the separation of the producer and the consumer by a third party, who made it his business to ease in some way the accelerated pace of life, by relieving it of a few of the cares and anxieties previously met with. In the early days a householder requiring a load of coals would have to engage some carrier or cart to fetch them for him. The increase in the consumption of coal made it necessary to secure regular and increasing supplies, and thus a golden opportunity was created for the middleman or agent, of which he was not slow to avail himself. Not only did they acquire control of outside supplies, but also the local ones. This practically compelled action on the part of our Society to protect its members, and thus the Coal Department was inaugurated. This has all along the line proved itself to be of great

advantage to the members. Quite apart from the question of the saving of the trading profits for the members, it has also proved the movement to be of incalculable benefit for those whose especial benefit it was originally established.

The change from country to town habits may largely be noticed in developments of the coal trade. The old idea of purchasing coal in bulk is rapidly giving place to the more convenient form of bags. This is of especial benefit to the householder whose means are limited, and it specially appeals to those whose aim it is to keep free from debt. The result of this growth and demand was the starting of the **Coal-bagging Department**. Although this department only started in a small way with one lurry on September 30th, 1892, selling in one day seventy bags of coal and receiving £2. 8s. 4d. as the result, it yet started at a most opportune time, and has since very steadily grown in importance and trade. It is certain that this section of our work meets a long-felt want, as the average sales per day now show, viz. : 4,000 cwt. bags, or over 66,000 tons per year, and cash receipts over £60,000. We now have thirty-seven luries engaged in the selling of coal daily, and these are distributed over the town and district so as to be in touch with the various sidings used. We also own eighty railway coal wagons, which are engaged in conveying coal to the following sidings : Halliwell, Astley Bridge, Craddock Lane, Bullfield, Daubhill, Lever Street, and Bromley Cross, and it is fully evident that these are not too many to cope with the trade in coal locally amongst our members. Various kinds of coal are supplied which will compare favourably for quality and price with other concerns. Members who so far have not given this department a trial are respectfully solicited to do so.

This section of our distributive work is under the charge of Mr. Albert Taylor, and adds not a little to the general receipts, the coal sold during 1909 being 66,101 tons and the cash receipts £61,425.

For week ending January 5th, 1907, our sales amounted to £1,616. 12s. 10d., and we sold 37,134 bags, or 1,856 tons 14 cwts., which is our record week.

SALES FOR WEEK ENDING JANUARY 5TH, 1907.

Day	Paise.	Cards.
December 31st (Monday)	5447	2244 3 2½
January 1st (Tuesday)	3370	230 16 3
" 2nd (Wednesday)	6367	270 11 11½
" 3rd (Thursday)	6461	285 16 11½
" 4th (Friday)	6742	298 12 6
" 5th (Saturday)	6607	291 9 11½
	37134	11916 12 10

This was the week following the heavy fall of snow, which commenced on Christmas night, and kept on more or less until Saturday, the 20th.

In the **Bakery Department** the annual sales now run to 1,350,000 2lb. loaves. Mr. West (Manager) has been in the employ of the Society fourteen years, for 8½ of which he has been Manager of the Bakery. During this period the sales have considerably increased, and the department very much enlarged. During the past few years he has been very successful in taking prizes at various exhibitions. Members cannot do better than purchase their bread from our Branches, made only from the best grades of flour, and under the best possible conditions. Our average sale is 30,000 loaves weekly, sent out fresh each morning. It has machinery for sifting flour, kneading and dividing the dough, whisking eggs, mixing cakes, and large bread and confectionery ovens, with proving-room and ample storage capacity. The motive power is electricity.

Co-operators will sympathise with and appreciate the efforts of the authorities to prevent fraud by short weight in the sale of bread. But reasonable people, whether Co-operators or otherwise, would naturally expect those same authorities to give instructions (if they pretend to give any at all) which would render assistance to those who desire to keep the law in this matter, and not pervert the meaning of the Act so that those who follow such instructions find themselves within the meshes of the law.

Adjacent to the Bakery is one part of the stables. Here accommodation is provided for twenty-six horses. Other

stable accommodation is provided in the Lark Street premises for sixty-two horses, and also in John Street, Great Bolton, for nineteen horses. Machinery for chopping hay and extracting the dust, with a sack filler, assist in supplying clean food for the horses.

The **Engineering Department** controls the whole of the electrical and mechanical works connected with the Society. These works are fairly extensive, as the following brief description will show.

At our Central premises, where all the electricity used is generated on the premises, a large generating plant is required, which consists of two dry-back multitubular boilers, each 14 feet long by 8 feet 6 inches diameter, both capable of steaming 6,000 lbs. of steam per hour at 160 lbs. pressure, complete with super-heaters, mechanical stokers, water softener, and induced draught fan; also a direct-acting boiler feed pump, with an injector as a duplicate. It may incidentally be mentioned that this plant is entirely new, having been put in this last summer to cope with the ever-increasing needs of the Society by Messrs. Musgrave and Sons, Bolton. These boilers supply steam to three steam dynamos, made by Messrs. Hick, Hargreaves, and Co., of this town, and consisting of quick-revolution enclosed engines coupled direct to dynamos, supplying electricity at 110 volts to motors, lamps, and other apparatus, of which there are 2,300 incandescent lamps, seventy-two arc lamps, and seventeen motors, aggregating 90 b.h.p. These motors are used for various purposes, such as lifts, boot and shoe repairing machinery, coffee roasting, fruit cleaning, and other miscellaneous work. The boilers also supply all the steam required for heating, cooking, &c.

At the Drapery Department there is one Lancashire boiler supplying steam for two Willan's central valve engines coupled direct to dynamos generating electricity each 100 h.p. at 230 volts for lighting these premises only. For this purpose over 1,600 lights have been installed. Also for this building a system of heating with the exhaust

steam from the engines is in operation. Electricity is also used for heating the irons used for pressing in the mantle workroom.

At the Tailoring Department all the electricity used is supplied from the Corporation mains at a pressure of 230 volts to twenty-four arc lamps and 300 incandescent lamps. Here also electricity is used for the tailors' irons in the workrooms.

Electricity is also brought into use at our Bakery Department, where we have an up-to-date plant, including blender, elevator, and conveyors, storage hoppers, automatic weigh bucket, $2\frac{1}{2}$ sack mixer, dough divider, and almost everything to make an ideal bakehouse, every machine being motor driven from the Corporation supply.

Across the yard we have the dairy. This is also fitted up with the latest things in dairy plant, including J. and E. Hall's CO² refrigerating machine, coolers, churn, butter worker, cream separator, pasteuriser, butter weigher, milk pumps, and these are also motor driven as at the Bakery. Here also is a steam boiler for supplying the steam needed in the Dairy and Bakery.

An up-to-date chaff cutter, sifter, and sack filler is also provided for supplying the horses with clean food. This also is electrically driven.

At our abattoirs in All Saints' Street we have an extensive refrigerating plant consisting of one Hall's CO² machine driven by electric motor for chilling meat. The output of this machine is equal to making two tons of ice in twenty-four hours. The capacity of the rooms is about 180,000 cubic feet. Connected with this plant is also an ice-making tank. Some idea will be gathered about this when we state that almost 100 tons of ice were made during the last season.

In another part of the premises are arranged the motor-driven sausage-making machine and the boiler for supplying steam for various purposes.

At our tripe boiling premises in Back Derby Street we have a complete plant for tripe boiling and tallow refining, consisting of vertical boiler, tripe pans, and tallow vats.

Some idea of the magnitude and scope of this department will be formed by the fact that upwards of 450,000 units of electricity are used by the Society for the various premises each year.

The whole of this department is under the supervision of Mr. James Diggle. In him we have a thoroughly competent man, who is fully capable of carrying through to completion the whole of the requirements of such an onerous and extensive department.

The **Drapery Department** is sub-divided into various sections which comprise dress materials, silks, mantles, and costumes, millinery, ladies' and children's outfitting, gloves and fancies, furs, trimmings, and smallwares, umbrellas, hosiery, Manchester goods, soft furnishing, fancy needlework and embroidery.

The productive section comprises the making-up of wearing apparel such as dresses, mantles, millinery, and shirt making, employing here at the time of writing eighty employés. The distributive section finds employment for forty-five assistants, thus making a total of 125 employés in the whole department.

The distributive departments are the dress, millinery, mantles, curtains, hosiery, blankets, sheets, quilts, and the usual stock in trade of all drapery establishments.

Each of the special departments is under the care of experienced and qualified persons, who devote their time to cutting, fitting, and choosing styles for the different garments they have to deal with, the whole being under the management of Mr. Jonathan Cox.

The building in which these departments are housed is situated at the junction of Bridge Street and St. George's Street, and it is admitted to be one of the finest departments for this trade in the Co-operative movement. Situated as it is in such a prominent position, it stands forth as a monument of the power of Co-operation locally.

The **Boot and Shoe Department** with its twelve Branches pays more wages for production than any other. The percentage of Co-operative purchases is also the largest, and the combined stocks of all the shops will run to something like £6,000.

The class of boots worn in recent years is much lighter in substance and more pliable than was the case fifteen years ago. Consequently the rubber shoe trade is quite a flourishing section.

Another popular department is the clog trade. We produce all we sell and sell all we make, using only the best leather, a great proportion of which is locally curried.

Our Boot Repairing Department is a huge success, and the two chief reasons are the quality of the materials used, combined with the best trade union labour. It is admitted by the trade that the leather used in our boot repairs is of exceptionally good quality, and this partly explains the reason of its success. In the workshop is a very large plant which turns the repairs out like new boots. It practically amounts to a revolution in boot repairing, being finished by English modern machinery, and driven by electricity. A plant is put down which is capable of finishing 2,000 pairs per week. Our present figure is about 1,400, thus allowing for an increase of 600 pairs per week.

Although the trade was £43,000 last year, we should be highly pleased to still increase both the sale of new goods as well as the repairs, and so follow out true Co-operation by employing our own as well as members of other retail Societies. The value offered is the best, and for smart up-to-date styles in popular leathers we consider our stocks and displays are worthy of the attention of the most fastidious.

The **Tailoring Department** is situated at the corner of Bark Street and Bridge Street, in the same building as the Library and Reading-room. It is intended that when the Educational Department gets settled in its new quarters in Bow Street, that the portion of the building it formerly occupied should be added to the Tailoring Department. It



BOOT AND SHOE WINDOW.

is hardly conceivable that a little over thirteen years ago, when the tailoring was removed to its present quarters, that the feeling then was that ample space was herein provided for the expansion of this business for a very long time to come. Well, we are pleased to say that the trade is outgrowing the space, and the opportunity offered by the removal of the Library, &c., will be taken advantage of for increasing the facilities for business. More extensive fitting-rooms and far better displays of the various goods which are sold in the department will be provided for.

This department is under the management of Mr. Walter Edward Mercer, who is a thoroughly practical tailor and cutter, and a very considerable trade is done in high-class bespoke tailoring for both ladies and gentlemen. This particular section of the department occupies the front portion of the second floor, where a splendid light is available for the inspection of extensive ranges of material, which are laid out ready for the purpose. Without doubt, outside the woollen warehouses the provinces do not contain one firm that offers to its patrons in one building a better, more varied, and well-chosen selection of suitable material, catering for the requirements and pockets of all, from low prices to the highest qualities of productions. We may safely say that our frock coat trade (including clerical) far exceeds any other tailoring establishment in the town.

On the same floor as the bespoke tailoring, but in a separate room, an extensive and varied stock of ready-for-wear clothing for men and youths is always on hand, comprising up-to-date overcoats, suits, fancy vests, odd trousers, odd vests, unlined house jackets, alpaca jackets, blazers, cricket and tennis trousers, and a large stock of latest styles in rainproofs and waterproof garments. We guarantee all our waterproofs to be waterproof.

On the ground floor the juveniles are specially catered for, and we can with every confidence assert that for variety of styles to select from, for excellency of finish, and quality and value for money, we are not surpassed by any other house in the trade. Boys' man-o'-war, long trousers, suits, washing suits, tunics, blouses, kilted skirts and

blouses, also a large variety of jerseys are always in stock. On this floor all classes of workmen's clothing are kept in stock, including overalls, jackets, boiler suits in bluettes, linen and jean, men's, youths', and boys' cord and moleskin trousers, vests, odd knickers, braces, and belts.

A large staff is kept in each department, and every attention is given to the requirements of customers, promptness and uniform courtesy being the rule throughout the whole of the department. In our workshops connected therewith are employed a staff of steady and competent tailors, to whom the Bolton log prices are paid for all work done by them.

We have also well-organised and fully-equipped divisional workshops where the wages of all employed is well up to the standard. Every one of our workpeople who have served the Society for twelve months from June are paid an average week's wage and given a full week's holiday.

In the **Butchering Department** members may obtain the very best quality of beef, mutton, pork, veal, home-cured bacon and ham at reasonable prices ; also home-made sausages, black puddings, polony, and pig's cheek fresh daily. Our own prepared tripe is also a speciality. Arrangements have been made for supplying members with turkeys, geese, and rabbits, fresh consignments of which are received every Friday morning, and orders for any of these articles may be left at any of the Branch Stores and will receive attention.

Mr. William Riley is its Manager, and he has the supervision of the Central and thirty Branches, which are doing a trade of £65,000 annually.

The slaughter-house is in All Saints' Street, and it is quite safe to say that it is one of the finest of its kind in Bolton.

In conjunction with this department a new freehold 40-acre farm has been purchased by the Society, with house, barn, and other accommodation. Cattle, purchased when markets are easy, can be stocked here until required, and food grown for their use. The Society's horses can also be

given a rest and a change, should occasion arise. This land is absolutely acquired for *accommodation purposes*, and is not a farm worked for profit in the ordinary sense of the term, but simply an indispensable adjunct to the department with which it is chiefly associated. Before leaving the work of this department it cannot be too strongly impressed upon our members that "quality" is the watchword all through. Only the best of cattle, chiefly bullocks and heifers, are purchased, the Manager being restricted as to the class of purchases to be made. Our policy is to supply members with the very best quality of meat obtainable at prices which will compare with any other firm for similar quality. Prime English beef, mutton, and lamb, killed on our own premises and supplied to our shops fresh daily.

The **Furnishing Department**, under the management of Mr. Walter Murray, is capable of supplying every requisite for the furnishing of a home from the indispensable crockery—of which there is always a splendid assortment on hand—pans, brushes, cutlery, hardware, ironmongery, to the whole of the furniture required for the various rooms. Do not judge this department from what meets the eye alone, as you will find that a most varied and well-selected stock is kept of carpets, oilcloths, and many other things, which will be gladly submitted to your inspection. Further, new and improved designs in bedroom, dining-room, drawing-room, kitchen furniture and utensils are always available. We cordially invite inspection of our extensive stock of household furniture in all its branches. In addition to this, of course, there is on view all the thousands of various articles required for furnishing, exhibition of which is free to all, whether purchasing or looking round. It is our greatest pleasure to extend the invitation to everybody, purchasers or sightseers.

Our own workshop is on the premises, and two polishers, one cabinet-maker, and three upholsterers are there employed in attending to any repairs that may be required. They also produce any special requirements of the members. Picture-framing orders receive prompt attention. Although the sales of this department show a steadily-improving

tendency, there is not the slightest doubt that if the advantages of purchasing in this department and its large and varied stock were better and more generally known, the annual turnover as a result would be largely increased thereby. A look round either for immediate or future purchases will be welcomed. There is every evidence that the artistic displays made in this department are not only attracting the attention of our members but others also, and it is a common sight to see the windows attracting crowds of people.

AN UNSOLICITED TESTIMONIAL.

(From the "Furniture Record," London.)

At the Co-operative Society of Bolton a splendid display is made by the Manager of the Furniture Department. On the occasion of our visit the window was arranged as a drawing room, containing almost everything calculated to attract, a noticeable feature being the window, through the curtains of which could be seen a picture of distant snow-covered hills, cleverly arranged. On a table in the window was a large jar of gold fish, and immediately above a couple of canaries in a gilt cage, the whole producing a most home-like and happy effect. This, we think, is what windows are for, and we congratulate the Manager on his efforts.

It is always a pleasure to show our members and their friends through our extensive showrooms, which are always stocked with the latest and best of the season's goods.

The **Hat and Cap Department** opened on March 24th, 1882, and a quarter's sales amounted to £440. For the corresponding quarter last year the sales were £1,567. Of the utility of this department there is no question. This is under the management of Mr. John Slater. When first started only a small shop was allotted to it, the one now used by our Confectionery Department. This, however, soon proved inadequate to the wants of the members, and a move was made to the premises at present occupied in the year 1897. This move was considered a good one, and the premises thought at the time to be large enough for our requirements for many years to come.

The umbrella and re-covering trade alone has grown so much that the department is now a little cramped for room,

and as such an extensive variety of goods are also held for the requirements of this department, such as silk hats, felt hats, tweeds, straw hats, and fancy caps for children, collars, fronts, ties, &c., the needs of the department can easily be recognised on any busy day. The trade last year amounted to a turnover of £5,801. A large trade is done through the Wholesale by this department. A very large and varied stock of caps is held, and the goods handled give general satisfaction.

In the **Jewellery and Optical Department** we have a splendid selection of Clocks and Jewellery, also special lines in Ladies' Dress and Engagement Rings, Fancy Combs, Belts, and fine art Pendants. Our stock of Ladies' and Gents' Watches is greater than ever, by all the leading makers.

The Geneva Ophthalmoscope and Retinoscope, a model pair of instruments for modern sight testing, have recently been added to our Optical and Jewellery Department. It is acknowledged that the most reliable, accurate, and scientifically correct results are more easily and quickly obtained by an actual examination of the eye rather than relying upon the answers obtained from a patient. By the above instruments we are able to test the sight in less time than by other methods, and without asking any questions. Sight tested by a qualified optician.

The department is under the management of Mr. Joseph Hardman, himself a practical watchmaker and jeweller, and is a growing one. It may not generally be known that members can have all their old electro-plate renovated and done up as good as new either in silver or nickel at a very moderate charge. We also do the remodelling of wedding rings and make them up as dress rings to any design required. There is also a selection of loose stones of all descriptions for customers to choose from in case they want a special ring made up to some particular design. Any jewellery work of any kind can be undertaken by practical working jewellers, and the prices will compare favourably with those of other concerns.

Our **Restaurant Department** is situated in Bow Street, and Mr. Henry Bray, its Manager, is keenly anxious that his department shall be a success, and he does everything possible to attain it.

We have received a very kind letter from a stranger to our Society in which he says, speaking of our Restaurant :—

I must congratulate you upon the admirable manner in which the meals are served. The food is good, and the service is very smart, and it is a pleasure for me to have a meal there.

When next in town call in the Restaurant, Bow Street (corner of Bridge Street), and we feel sure you will endorse the above voluntary opinion.

The provision of meals is, of course, its special feature, and there is a Smokeroom provided in connection therewith also. Catering is done for private parties, teas, lunches, either on our own premises or wherever required. The place is light, airy, and comfortable, and is fitted up with every modern convenience, and it is open all day from 9 a.m. to 10 p.m.

Milk, pure and sweet, is an increasing necessity of our daily life. It therefore follows that all our efforts to attain such a desideratum are worthy of support. The **Milk Department** commenced with two carts on April 3rd, 1886, selling on an average 140 dozen and 25 pints per week to 360 customers. A great deal of opposition was met with at the first on every hand. Old-established connections could not be broken off, and, again, there was a great want of faith in the new venture which was steadily fostered by interested parties by tales of watered milk, sour milk, and other stories. For a very long time only a slow progress was recorded. In May, 1887, a third cart was started, but it had to be taken off again in December, 1887, owing to the lack of support and the more organised opposition met with.

However, the venture was not killed, as expected, but quietly proceeded along its even course, picking up a customer here and another there as its utility and value came to be recognised, and finally, in February, 1894, a third cart had to be put on again. Since that time the confidence of our members has been slowly gained, and their

support forthcoming, and thus good progress has been made. This may be seen from the following list of the milk carts put on the road :—

			Average Weekly Sales.
4th Cart started	1 November, 1899	.....	258 dozen.
5th	December, 1898	.....	400 ..
6th	September, 1899	.....	525 ..
7th	January, 1900	.....	661 ..
8th	August, 1900	.....	781 ..
9th	September, 1900	.....	805 ..
10th	January, 1901	.....	975 ..
11th	March, 1901	.....	1072 ..
12th	November, 1901	.....	1278 ..
13th	April, 1902	.....	1502 ..
14th	February, 1903	.....	1906 ..
15th	November, 1903	.....	2195 ..
16th	October, 1904	.....	2260 ..
17th	September, 1905	.....	2447 ..
18th	April, 1907	.....	2794 ..
19th	January, 1908	.....	2995 ..

We are now serving daily 7,270 private houses, besides a large number of shops, with over 5,400 quarts of milk daily. Such a record as this speaks for itself as to the value and success of this department, which is under the charge of Mr. John Hardy.

When entering into our milk contracts we have a written guarantee from each farmer that each and every delivery of milk supplied to us shall be *absolutely pure*, and with all its *cream* on. Our supply of milk is received from twenty-six different farms, which are situated in the best agricultural districts of Lancashire. Scares have been engineered through the Press and otherwise in order to create a prejudice against our milk, and, in order to show that we are taking every precaution in connection with our supplies, samples of milk are frequently taken to Mr. Walter Radcliffe, the Borough Analyst, who tests them and reports to the Society as to the quality and standard of such samples. If the milk is not up to the standard of the requirements of the Food and Drugs Act, a special report is sent by him to the Committee, and the matter is dealt with at once. This, however, very rarely occurs, as the majority of the reports received state that the quality of our milk is of a very high standard, and contains more than the necessary percentage of fats.

It has always been the endeavour of this department to deliver our milk in the cleanest possible manner, and to be courteous and obliging to all our customers. All kits are washed and steamed before being sent back to the farmers.

There has also been added to the Dairy in connection with this department a complete set of machinery for cream separating and butter making, therefore rich, thick cream can now be supplied at 4d. per mug. Our own make of new butter at 1s. 4d. per lb. ; machine-separated milk at 1d. per quart ; buttermilk 1d. per quart ; and pure new milk at 3d. per quart is now obtainable.

If it had not been for the existence and the success of this department, there is no question that the price charged for milk supplies locally would long ago have been raised, and also for the milk products. We have all along been the restraining influence.

We can, therefore, confidently call attention to this department, from which is sold nothing but the pure and unadulterated new milk, which is supplied to us from the best of farms, and under a warranty to contain all its cream. The price charged is reasonable : 3d. per quart, with dividend allowed, and it is delivered twice daily. Those who are not giving us their patronage and desire to do so, may leave their name and address at any of our Branches, and the delivery float will call with their order. All the butter produced can be sold readily, but, unfortunately, we are not yet in a position to cater for a much larger trade in this article.

The **Clothing Club** in connection with our Society has now attained such dimensions that outsiders are simply amazed when they are told that a club reaches over £21,000 for twenty weeks' operations. Yet such is the fact, and there is no doubt that it has proved of great help to many of our members.

The following facts are interesting :—

We do not pay collectors large commissions for collecting, thus increasing the price of goods to club customers, but all club customers are treated just like cash customers. No

increased prices. Their 20s. coupon is just as good as twenty shillings. Dividend is paid alike to clubs and cash.

Through the Clothing Club the following can be obtained : All kinds of Drapery, Dressmaking, Millinery, Ladies' and Children's Outfitting, Jackets and Cloaks of all descriptions ; Blankets, Flannels, Umbrellas, Collars, Cuffs, Ties, Boots, Shoes, Clogs, Slippers, Tailors' Goods, Hats and Caps, Furniture, Carpets, Oilcloths, Linoleums, Matting, Squeezers, Coal, Jewellery, Photographic Outfits, &c.

The **Co-operative Hall** will accommodate 600 to 700 people, and occupies the top floor of the Central premises in Bridge Street. There are two staircases which can be used as a means of ingress and egress. When not required for meetings or other purposes, it may be engaged. For terms and dates apply at the Office.

This small sketch of our trading departments has been compiled in the hope of furnishing information to some of our later members, who may not be cognisant of the ramifications of the Society, and what its facilities are for trade and other purposes. Co-operators, in order to get the fullest advantage out of their own Society, should therefore be thorough, and loyally purchase from every department.

The whole of the buildings occupied by the Society are its own property, except the following Branches : Bradshaw, Bank Top, and Belmont.

We are proud also to record that faithful service in connection with our own Society has been a stepping-stone to good positions in other Societies and firms. To name a few : Mr. Percy Farnworth is now the Borough Treasurer ; Mr. Walter Pomfret is now the Secretary of the Manchester and Salford Society ; Mr. William Nisbet is now the Secretary of the Wigan Society ; Mr. John Taylor is the Manager of the Leeds Drapery Department ; Mr. Thomas Hilton is the Furnishing Manager to the same Society ; Mr. Burrows is the Butchering Manager of the Droylsden Society ; Mr. Nathaniel Hall is the Butchering Manager of the Horwich Society ; and Mr. Fred Eccles is the Grocery Manager for the Burnley Society.

CHAPTER LXVI.

THE EDUCATIONAL COMMITTEE AND ITS WORK.

" 'Tis education that forms the common mind,
Just as the twig is bent, so is the tree inclined."

"A great library contains the diary of the human race."

Started by the Pioneers—2½ per cent set aside—First Library started in Reading-room—Its growth to the present time—Central and Branch Reading-rooms—Co-operative Libraries—Classes on Co-operation—Scholarship Scheme started—High-class Lectures established—Half-fees paid—Classes taken over by Corporation—Propaganda Work—Children's Classes—Children's Festival—Women's Guild—Choral Society—Debating Society—Sickroom Appliances—Further support desired.

ALTHOUGH this is a separate department, managed by its own Committee, specially appointed for the purpose by the members and directly responsible to them for their doings, it is very difficult to separate their part of the work in the making of the history of the Society without destroying its continuity and completeness. It is fully evident that our pioneers thought that this Society would be incomplete without education being part and parcel of its constitution ; therefore, they made the necessary provision for the same in their original rules in 1859. Their own want of education made them to recognise its importance, and it stimulated them to put forth increased exertions to supply that deficiency in the future. One of the chief aims of the founders was not only to improve the social but the intellectual condition of the people. To be able to read and write in those days was considered a valuable and special accomplishment, and few men and fewer women could do it.

Educational Committee.



Mr T DOBSON,
Chairman.



Mr. J. M. GRINDROD,
Secretary & Librarian.



Mr. THOMAS LEE,
Treasurer.



Mr. WM. GREGSON.

Educational Committee.



Mr S DAVIES.



Mr THOS. MATHER.



Mr. THOS. BENSON.



Mr JOHN SEED

From the very first $2\frac{1}{2}$ per cent of the profits have been set aside for educational purposes, and, although several attempts have been made to reduce the percentage allotted for this purpose, so far they have all ended in failure. To the credit of the Bolton Co-operative Society must be laid the fact that for fifty years without a break it has allotted steadfastly the $2\frac{1}{2}$ per cent for educational and other purposes.

The first start of the Library was in 1862 by the provision of a few books in the Acresfield Reading-room for reference purposes, and the adding of a few volumes from time to time was proudly chronicled, until now about 20,000 volumes, comprising fiction, general philosophy, history, biography, political and social science, natural history, geography, travels, general literature, and a small reference library are the property of the department. The Lending Library has an average weekly circulation of over 2,000 volumes, and is one of the departments that is well used by the members in their search for information connected with their studies. The work of the department is of a varied character, yet it is fully appreciated in every branch. The Central and fifteen Branch Reading-rooms, with a supply of over 700 papers and magazines, are, in some instances, used to their utmost capacity, and it is now a question of making provision to give increased facilities and greater accommodation, both for the Lending Library and Central Reading-room, by a removal into new premises in Bow Street. The Reading-rooms are situated as follows:—Bark Street, over the Central Tailoring Department, from which premises they will shortly remove to the first floor over the new Offices in Bow Street. Branches:—254, Chorley Old Road; 89, Tonge Moor Road; 582, Blackburn Road, Astley Bridge; 149, Halliwell Road; 78, Beaconsfield Street; 100, St. Helens Road; Horsefield Street, Deane; 70, Rishton Lane; 349, Bury Road, Tonge Fold; 288, Radcliffe Road, Darcy Lever; 1, Eskrick Street; 278, Blackburn Road; Turton Road, next to Grocery Store; Bradshaw, next to Grocery Store.

To these must be added the fine Thomasson Co-operative Reading-room, built by the late J. P. Thomasson, formerly

Member of Parliament for Bolton. The executors of Mr. Thomasson pay all the expenses connected with this establishment except caretaking and cleaning.

All these rooms are well supplied with daily and weekly papers and monthly periodicals, and are open every week day from 8 a.m. to 9-30 p.m.

Co-operative Libraries.—A Store with a good Library is, ten to one, in a vigorous condition. Locally the members had been worked into earnestness even before they had begun to devote part of their funds to education; they were thoroughly convinced of the value of Co-operation, and thus there could be no falling away. Having formed their Library, they began to use it. No matter what they read likely to be found in a Co-operative Library, their minds were enlightened, strengthened, broadened, and, consequently, they saw the question of Co-operation in its true light, and became zealous in the cause and strove to good purpose. The Library attracted members to the Store, or kept them well employed in their leisure at home, and thus made them a more useful and intelligent part of society, as befits bodies of Co-operators. Even those who voted in the minority against the establishment of an educational fund saw its benefits through the Library, and from noisy and passive opposition they went on to silent admiration, and, finally, outspoken approval. The Library grew to be the bond between Co-operation and other pleasant associations; a store, as it were, of counsellors always ready to advise disinterestedly. After a few years the general Store itself would have been parted with rather than that the Library should suffer. The Reading-room and the well-stocked bookshelves were soon the part of the institution shown first and with most pride to the visitor, or, if deferred for inspection at the last, thus kept in reserve as a crown of all to be lingered over. The Free Libraries in our towns are excellent, but they are not universal. The Co-operative Library can be made common to every village, and, as an Englishman has a pride in what is most closely his own, the Co-operative Library should be dearer than the town Library. To the Co-operative Libraries we can say, with discretion and heartiness, increase and multiply. One thing

we can claim for our Library is that it has been the pioneer of library work in the town. We were the first to discard the old system of cloth backing of books, which gave them a workhouse appearance. We adopted the issuing of books to members for fourteen days for reading purposes twenty years before the same system was adopted in the local town Library, and now we are changing the system of issue to the open or free access system, which is of such general utility. Boxes of books are sent out weekly to Belmont and Bradshaw.

For several years we have had Classes for the employes who may be desirous of studying the principles of Co-operation, and also a practical Class.

This year Bolton was made a centre for a Managers' Class under the auspices of the Co-operative Union, over thirty from this Society becoming students.

Two years ago a Scholarship Scheme was launched, and, whilst scarcely coming up to expectations so far, it has been of great benefit to a number of children in attendance at our Secondary Schools, the maintenance grant allowed by the Educational Department being a distinct boon to their parents.

The inauguration of first-class Lectures in 1908 was greatly appreciated; consequently, these are being continued during the winter of 1909-10.

Half-fees are paid to members or members' children who attend the Evening Classes as students under the auspices of the borough education authorities, the amount paid last year for this purpose being added to the cost of the tickets sold at half-price in connection with the University Extension Lectures, these two items alone taking up over £260 yearly. This is to encourage attendance.

During the past ten or twelve years considerable changes have taken place in Evening Class work. The passing of the Technical Instruction Act, and later the Education Act of 1902, gave the Borough Education Committee extended powers, with the result that all the Classes previously run by this and kindred Societies were absorbed, thus leaving the Educational Committee with better facilities for carrying on purely Co-operative education.

Children's Classes for the teaching of the principles of Co-operation were started some years ago, and have developed very rapidly this year, there being this session over 700 children studying the text-book, "Our Story," which, as its title implies, is a short history of the industrial conditions under which the Co-operative movement began.

Propaganda meetings, lectures, and concerts are held during the season in both our own Hall and in the suburbs, and throughout the district generally.

The Children's Festival or Field Day was first held in 1902, and is worked by the Educational Committee, provision being made for 5,000 children. Since that time, however, the number has been increased to 10,000, the average attendance, including adults, being about 14,000, at a cost of about £157. It is a time eagerly looked forward to by the children.

The Educational Committee assist the Women's Guild financially to the extent of about £48 per annum. They meet weekly in the Small Hall.

The "Babies' Welcome," opened in the Thomasson Reading-room on November 9th, 1908, started under the auspices of the Women's Guild, the Educational Committee bearing the initial cost, amounting to £10. 2s. This work has advertised itself. News of it has spread, and mothers have come from different parts of the town.

The Bolton Co-operative Choral Society was formed in 1903, and now numbers 80 members, under the leadership of Mr. A. Knight, A.R.C.O. The cost of this to the department is about £52 annually, if we include the Singing Class also.

The Bolton Co-operative Debating Society is now in its seventh session. Although this meets a want demanded by the members, the numbers who have so far availed themselves are hardly worthy of a large Society like Bolton. Those who have seized the opportunity have found the debates to be both instructive and helpful.

Our Sickroom Appliances have been very much appreciated by our members. During the last year we had 250 separate applications, some of whom required two or three articles. We make a small charge only for the loan of

each article required. The total cost of the appliances up to date has been over £50, and we received back again during 1908 the sum of £7. 17s. 8d. These are also worked entirely through the Educational Department, and consist of water bed, air cushions, ice caps, leg cradles, urinals, bed rests, hot-water bottles, bed pans, water pillows, waterproof sheets, and feeding and spitting cups. We also loan out opera and field glasses, stereoscopes and views, and medical batteries.

The Educational Committee are pleased to see that the members are taking greater advantage of the facilities afforded by them, but they would like to see the whole of the various sections utilised to their fullest extent, and thus enhance the credit of the department. If this is done we feel sure that the members will personally appreciate what is being done for their benefit in connection with this department, and so make it a more useful and valuable adjunct to the Society's work. Too often we are met with the remarks that we did not know that such and such things could be obtained through the help afforded by its labours, and increased knowledge of its working is bound to mean extended usefulness.



CHAPTER LXVII.

WOMEN'S GUILD.

"Each one performs his lifework, and then leaves it;
Those that come after him will estimate
His influence on the age in which he lived."

Starting the Guild—Opening Meeting—First Guild Conference held in Bolton—Purpose of Guild—Discussion at Meetings—Self-Government—Loyalty—Its Advantages to Women—Training for Citizenship.

IN Co-operative Societies there are large numbers of women members. In the Bolton Society half the members, or more than half, are women. It is desirable that their influence and power should be stimulated and directed towards helping the higher aims of the movement, in addition to their acknowledged weight and force in "basket power." To this end the Women's Co-operative Guild came into being in the year 1883. It has now in England and Wales 509 branches and 25,800 members. It is an organisation of women connected with Industrial Co-operative Societies. The branch at Bolton came into existence on October 5th, 1886. The opening meeting was held in the Co-operative Hall, and an address was given by Miss Greenwood (Rochdale), Mr. William Lander (Bolton) being the Chairman. The officers elected to begin the work were:—President, Miss Reddish; Treasurer, Mrs. Batten; Secretary, Mrs. Wood; Committee, Misses Gent, Greenhalgh, Lord, Wolstencroft, Murgatroyd, and Entwistle.

The first Guild Conference in the North-Western Section was held under the auspices of the Bolton Branch on December 7th, 1889, in the Society's General Boardroom. Delegates were present from Sheffield, Colne, Manchester, Bolton, Burnley, Rochdale. Mrs. Holt (Rochdale) presided, and Miss Reddish read a paper on "Guild Work."



*Front Row: Mrs. Carson, Mrs. Hadden, Mrs. Haworth, and Mrs. Hargreaves.
 Third Row: Mrs. Bailey, Mrs. Hetherington, Miss Kitchin, and Mrs. Smith.*

WOMEN'S GUILD COMMITTEE.

Miss L. L. Davies (General Secretary) addressed the delegates present. Miss L. L. Davies also spoke at the evening meeting held in the Co-operative Hall, when the Chairman was Mr. John Thomasson, then President of the Society.

The purpose of the Guild is to spread a knowledge of the principles of Co-operation, to induce loyalty, to draw Co-operative women together in a friendly way for mutual helpfulness, and to gain knowledge in domestic and social subjects. The Bolton Branch has now 260 members, with a large average attendance at its weekly meetings, which are held on Thursday evenings in the Co-operative Small Hall.

As might be expected to take place at gatherings of "purchasers," the price of goods at the Stores is often under discussion. It is also usual for women to attend the meetings of their Societies in greater numbers than formerly. As the men of the movement are gradually coming to see that the Guild can become a valuable auxiliary, so are the women gradually awakening to their powers.

The principle underlying the whole organisation of the Guild, from top to bottom, is that of self-government. Women's chief field of action is in Co-operative Stores, which are owned and managed by the members. The whole existence of a Store depends on the trade which the women bring to it. Their support is indispensable; therefore, loyalty is the first principle of the Guild. Neither dividend nor Co-operative principles can always keep women loyal, especially if there is a tendency to inflate prices in order to make unduly high dividends. A considerable strain is put on our members by the competition of outside shops. It is hard—often impossible—for the housewife with a large family and only a small wage to resist buying low-priced goods. The Co-operative movement rests on the apparently prosaic acts of buying and selling, but the prose may almost be said to turn into romance when we see what results may arise from this action.

To the credit of the Co-operative movement it may be said that, as a whole, it has opened its doors to women on the same terms as men. The Rules of the majority of

Societies admit to membership any adult man or woman, and this opportunity is largely taken advantage of by different members in a family.

"The duties of Co-operators as citizens" is a well-known phrase in the movement; and, though women are still deprived of the right of citizenship, this has not prevented Guild women from learning citizens' duties, and performing them as far as they are able. Co-operation has its relation to the municipality and State as well as to industrial organisations. The members who form the Guild are almost entirely married women belonging to the artisan class, and are associated through their husbands and relatives with all the prevailing trades in the localities in which the Guild branches are situated.

It will thus be seen that the Guild stands, as previously explained, for the organised purchasing or consuming power of the working-class community of the country.

"Of whole heart cometh hope."



CHAPTER LXVIII.

THE BOLTON "RECORD."

"The pen and the Press give spice and zest."

A LOCAL Co-operative journal is a necessity to each Society as soon as it can be afforded. The Bolton Co-operative Society did not possess such a journal until 1889, the first number being issued in December of that year, with a monthly circulation of 10,000 copies, gratis. The aims and objects of such a publication were fittingly set forth in its introduction "To our Readers."

In issuing the first number of our "Record" it seems fitting to offer a few words as to the reasons that have induced the Educational Committee to take this new departure.

We have long felt the need of some means of bringing before our members the various notices relating to the Society in its different departments, and we think that the "Record" will meet this want.

In a large Society like ours some method of keeping members informed of the various meetings is required, and we hope in the "Record" to give, month by month, reports of the business meetings, and also of the lectures given under the auspices of the Educational Department, together with any notes of progress of the Society generally, or any matter likely to be of interest to members.

It will thus be seen that our object is not to issue a family paper, but simply a record of the work and objects of the Bolton Co-operative Society, and what is being done to advance the same.

This object has been well fulfilled. The circulation was increased to 12,000 copies monthly, and again in 1904 to 14,000, with a further increase to 15,000 copies in 1905, at which figure the circulation now stands. As a medium of communication to members its claims are generally admitted as ranking high, and its sphere of usefulness great.

The educational value of a publication such as our own cannot be estimated. It will have the tendency of making more loyal Co-operators, extending their sympathies, and giving an impetus in dealing with difficulties. We shall be

able to use it as a means of educating the rising generation as to the purpose and object of the different institutions in the movement. We often hear complaints that the newspapers in general do not give Co-operators much consideration in their columns. This is only what we may expect. These papers are carried on as commercial undertakings, and it is only natural that they will cater for those who find the major portion of the income by which the paper is maintained, and their interests will receive first attention.

Local matters very naturally should have first consideration, and we now find that for recording and preserving current events for historical purposes, and for reference, this publication is invaluable. It is hoped that it will continue to be increasingly useful.



CHAPTER LXIX.

THE CO-OPERATIVE WHOLESALE SOCIETY
LIMITED.

Start of Wholesale—Its Aim—Traders Only—Production Started—Particulars of the Bolton Society's Interest—Purchases from Wholesale.

THE first conference held to consider the advisability of establishing the present Co-operative Wholesale Society was held on Christmas Day, 1862, in the Lecture-room of the Industrial Store, Oldham. The delegates who attended this conference were very numerous. No records are in existence of those who went to the meeting from Bolton, but during the year 1863 an investment of £22 10s. is recorded as being made in the shares of the North of England Wholesale Agency (Wholesale Society now), which was then started. This Society is now world-wide in its business dealings, and, although we as members of the Bolton Co-operative Society have always been bound up in connection with its affairs, this Society, which started after us, has successes standing to its credit which far outstrip ours.

The aim of this Society is given in the first report issued by the C.W.S. It reads :—

The object sought to be attained is to bring the producer and consumer into more immediate contact, and thus enhance the profits of Co-operation by diminishing the cost of distribution. This, we believe, can be done with the least possible risk by aggregating the whole or part of the Societies in the North of England, and buying the commodities required with ready money in quantities sufficiently large to command the best markets. By securing Societies against imposition in the days of their infancy and inexperience, and enabling

them to purchase on more advantageous terms than the largest Societies have hitherto done, we shall ensure the healthy extension and consolidation of our movement.

At first its trade was confined to the purchase and distribution of goods required by the Societies federated with it, but in the year 1873 the principle of production also was put into active operation by the erection and completion of the Crumpsall Biscuit Works. The Co-operative Wholesale Society stands forth to the world as a magnificent monument of what the working classes have done for themselves, and a brilliant example of the power of the workers to achieve their own economic salvation.

We live in the age of combines. The theoretical Socialists tell us that this massing of capitalistic forces will go on until in self-defence the State, which means the people, will have to acquire aggregated monopolies, and the people getting into possession of land and the instruments of industry they will come into their own. But this age is above all practical, and we have to deal with that which is at hand, leaving the theories to prove true or false in the future. So the Co-operative movement is in the trend of things actual. Individual Societies learned long ago that there were some things they could do best collectively, and the English and Scottish Wholesale Societies came into being, and have justified their existence by conferring immense benefits on the Societies affiliated to them. Wisdom calls to a further combination of our forces. Scotch Co-operators have achieved success in some fields of production that we on this side of the Border have not entered into, and the same remark applies to our Scotch comrades with regard to ourselves. It is, therefore, simply obeying the dictates of common sense that the two great Wholesales should endeavour to take advantage of each other's experience and enterprise.

Co-operators will never realise their ideal until they produce what they consume. The variety of ways in which this is being done comes out in contrast now compared to only a dozen years ago, and with the experience already

gained—in some instances at great cost—we may anticipate greater operations. With the vast financial resources at their command and the ever-widening number of consumers ready to take goods with the Co-operative stamp on them, the two Wholesales may reasonably venture more into productive undertakings. The result will be all round more satisfactory than the tentative attitude of the past. The Wholesale Societies have proved that they can successfully initiate and manage industrial establishments, as, for instance, the Leicester Boot Factory, and the Societies affiliated to them should urge them on until within the bounds of the Co-operative movement Co-operators find their daily needs, and even luxuries supplied. When Co-operators make up their mind in earnest to be content with nothing less than their own productions, the demand will be met.

The following are the particulars of the Bolton Co-operative Society's share and loan accounts with the Co-operative Wholesale Society Limited, from the commencement in 1863:—

	Share Account.			Loan Account.			Total— Share and Loan Accounts.		
	£	s.	d.	£	s.	d.	£	s.	d.
Cash Deposited ...	33187	1	3	15500	0	0	48687	1	3
Dividend	762	11	0	9338	2	3	94142	13	3
Share Interest ...	250	7	0	22988	10	1	23239	3	10
Loan Interest ....	..	..	..	51270	19	5	51270	19	5
Cash Withdrawn..	34200	0	0	183139	17	9	217339	17	9
	..	..	..	130765	0	0	130765	0	0
Claim Nov. 30th, 1909	34200	0	0	52374	17	9	86574	17	9

The number of shares held is 6,840, and the amount paid is £34,200, nothing being unpaid on these shares. The share account was opened in November, 1863, and the loan account in October, 1871.

These particulars show the state of accounts.

The following are the Bolton Society's purchases from the Co-operative Wholesale Society :

Year.	Groceries.	Dry-goods and Woolen.	Books and Furniture.	Totals.
	£	£	£	£
1864 to 1870 .....	..	..	..	111680
1877	38647	1775	1134	41556
1878	42378	2284	2131	46793
1879	46936	2800	1817	51553
1880	36729	1381	2008	40028
1881	55767	2707	3584	62058
1882	68821	3357	5558	77736
1883	82073	4173	10350	96605
1884	93437	5054	10749	109240
1885	91751	5085	7162	103998
1886	92090	5595	11518	109203
1887	88101	6518	10636	105255
1888	111546	6839	12031	100416
1889	132387	8076	14175	154638
1890	148350	8966	15238	172554
1891	180543	11294	17536	209433
1892	192850	14651	17877	225378
1893	198000	14855	15452	228307
1894	187452	15328	16992	219772
1895	188532	17604	19411	225547
1896	191659	19945	22950	234554
1897	175426	17700	24787	217913
1898	164467	16764	24305	205536
1899	179365	18229	26770	224364
1900	191720	20604	28611	240935
1901	208637	16119	30070	254826
1902	222911	18248	29011	270170
1903	240638	18486	30728	289852
1904	247320	18421	28158	293899
1905	266654	19858	29535	316047
1906	317576	22439	33574	373589
1907	347837	26222	32848	406907
1908	333860	22821	32833	389564
1909	357333	24931	36403	418667

Grand Total £6,628,573

CHAPTER LXX.

THE BOLTON CO-OPERATIVE CABINET-MAKERS' SOCIETY LIMITED.

"Train your children to be their own employers, rather than sweeten toil in rags for avarice that counts his gold in bags."

How Started—Its Growth—Constitution—Number of Employes—Aim of Society—Support Asked For—Its Trade Mark.

THIS local Society commenced business on November 20th, 1892, to carry on the trade of cabinet-making in all its branches. The promoters of the Society were of opinion that Co-operation was the only remedy to cure the evils they were suffering under at the time, which were: low wages, uncertainty of employment, and last, but not least, unhealthy working conditions. At the end of 1892 they had twenty members, all of whom were active members of the local trade union. They commenced with employing three hands, which number at the end of June, 1893, had grown to ten. During that period goods had been sold to the value of £459, and the capital standing to members' credit was £124. The rules state that each member shall hold not less than five £1 shares, and that dividend on capital shall be at the rate of 5 per cent, the net profits remaining to be apportioned as follows: (a) To workers employed by the Society, 40 per cent; (b) To a social and educational fund, 15 per cent; (c) To capital, 10 per cent; (d) special services fund, 10 per cent; (e) To customers, 25 per cent. For the half year ending June, 1894, the sales amounted to £977, and the share capital had risen to £228. The total number of hands employed in 1894 was twenty-one. At the end of June, 1909, the number of shareholders was fifty-four, with a share capital of £1,415,

and loan capital £1,615. The employes numbered thirty-nine, and the trade for the six months amounted to £2,362. The aim of this Society is to raise the standard of furniture used in the district, and also do away with sweated goods coming into the town. The Committee earnestly appeal to all Co-operators and trade unionists for practical sympathy and support by purchasing at the Stores goods made by this Society, as by so doing they will not only benefit themselves but will also be helping forward the movement which has for its goal the placing of the worker in his true position, *i.e.*, his own employer. Every article made by them is stamped with the seal of the Society: "A mallet and chisel crossed," which is a guarantee of its being made under fair conditions of labour.

Since going to press we learn of the death of Mr. Richard V. Higginson, one of the pioneers and Secretary of the Co-operative Cabinet-makers' Society. There is no doubt that his business capacity and general knowledge of details has been invaluable to this Society. As its Secretary he was able to influence business at times, and his loss will no doubt be greatly felt. Passing at the early age of forty-one, his influence yet remains as a monument for good. In the agitation which led up to the formation of this Society Mr. Higginson was prominent, and he has at all times had its interests fully at heart.

The following gentlemen have been representatives of the Bolton Co-operative Society on the Committee of Management of the Bolton Co-operative Cabinet-makers' Society Limited :—

Mr. ROBERT FRAY. Elected February, 1898 ; resigned March, 1899.

Mr. THOMAS CROSSLEY. Elected March, 1899 ; resigned March, 1902.

Mr. RICHARD G. CROWSHAW. Elected March, 1902 ; resigned December, 1902.

Mr. WM. YATES. Elected February, 1903 ; resigned February, 1905.

Mr. JOHN KIRKMAN. Elected February, 1905.



MR. F. W. PEAPLES,
*Assistant Secretary and Librarian,
History Writer.*

Balance Sheet History.

"A just balance is a delight."

CHAPTER LXXI

1859-1862.

BALANCE Sheets! Dry things! Whatever is there of interest about them? Let us see. The first report and balance sheet is a very interesting document, and reads almost like a fairy tale:—

In presenting our first report we have to congratulate you upon the success which has attended the establishment of the Co-operative Society of Great and Little Bolton, and to express our admiration of the bountiful support you, as well as the public generally, have accorded to it. The gratification and pleasure experienced by the Committee in being able to lay before you the flattering proofs of the soundness of the principles upon which Co-operation is based cannot but give satisfaction to every person interested in its progress.

Considering the youth of the Society, the expenses of its establishment, and the previous inexperience of the Committee in grocery and general provision transactions, a dividend of 1s. 9d. in the £ upon all purchases, an allowance of 5 per cent on all moneys invested, together with $2\frac{1}{2}$ per cent to be appropriated to educational purposes, is a fact exceeding the anticipations of the most sanguine. If any person had stated eight months ago that the Society would at this time have been in the position it now occupies, he would have been set down as an enthusiast, and most cordially treated as such. If any person had mooted at the opening of our Stores that we should now have a Branch Store, with a rent of £25 per year (which was nearly double the rent paid for the first Store), his statement would scarcely have been credited by anyone. With such facts before us, who can say what the next fifteen years may do for us?—what we, with upwards of 200 members from the opening (the 4th November, 1859, to the 19th March, 1860), may, when the Society reaches its teens, congratulate ourselves upon having established?

In conclusion, the Board of Directors beg leave to state that, owing to increased wealth and increased business, they feel a greater need for that assistance which you have hitherto been willing to give, and for that confidence which they will ever strive to deserve.

These sentiments we can heartily endorse and apply to ourselves to day with equal force.

The first reports were printed by J. T. Staton, the printer and publisher of the old *Bolton Luminary*, of which we have a complete set in our Reference Library. He printed the first nine reports and balance sheets issued by the Society.

In the second report, issued June 27th, 1860, the Committee again have reason to congratulate the members, and say:—

Notwithstanding the heavy expenditure of the quarter, the profits give a dividend on purchases of 1s. 9d. in the £, and the allowance (5 per cent per annum) on paid-up shares, together with 2½ per cent for educational or other purposes. Since our last report 248 persons have been admitted members, and the contributions have increased more than in the same ratio. This increased capital necessitates that the Committee should take into consideration the establishment of some other Store, in a new business—in fact, the rising capital of the Society will render such a step compulsory, and they hope the members will give the same zealous support to any such Store as they have hitherto accorded to the one already established, and that any assistance the Committee may require will be cheerfully given. A glance at the accounts will at once give a clear idea of the working of the Society and the firmness of its principles, and will no doubt satisfy the timid and the prejudiced as to the safety of investments.

In conclusion, the Committee hope the increasing state of the capital may be permanent, so that they may look forward to the time when all articles of consumption, wearing apparel as well as provisions, may be supplied by the Society. All business will in future (commencing on Monday, the 9th July, 1860) be transacted at the Progression Room, Moor Lane, where the Committee will meet weekly to receive subscriptions, &c.

The third report, issued on September 25th, 1860, records a drop in the dividend to 11d. in the £. Commenting on this, the Committee say:—

Although the dividend does not nearly equal the former ones, yet it is pleasing to be able to declare it at 11d. per £ on purchases, when we take into consideration the large amount of surplus funds on which an interest of 5 per cent is payable, the great influx of purchase checks from £1,302 to £2,440 in one quarter, which were issued during the first and second quarters, and the small profit realised on flour for some weeks past.

Coming, as it does, during the period just prior to that covered by the cotton famine, the showing cannot be considered by us to-day as a bad one.

The fourth report, issued on December 23rd, 1860, records a further drop in the dividend to as low a figure as 6d. in the £. The amount of business done this quarter far exceeded the former, and the Committee hoped that with the members' continued and marked influence there would be promoted that feeling of unity amongst the members at large which would still increase the business to that extent that it would be requisite to establish Stores in different parts of the town. A plea is put in for support for the Butchering Department. Although this represents such a big drop in dividend, the leaders were still optimistic, and, instead of being cast down, they reached out to greater efforts. Yet another change of meeting-place is herein recorded: "The Committee meet at the room next door to the Corporation Offices, Acresfield."

Herein is shown how closely bound up with the life and growth of the town the Co-operative Society has been. To-day these offices have been in both cases replaced by other offices, which are far more fitted to fill the requirements of the age, and better equipped to meet the growing needs of each.

Thus closed the first year's working, with anything but a good show to its credit, so far as dividend on purchases was concerned, but its progress along other lines was remarkable. Instead of the one shop, we have recorded cash received from Derby Street Store, Manor Street Store, Drapery Department, Boot and Shoe, and Butchering, thus showing a distinct gain to the business departments of the Society.

The low dividends paid the previous quarters, together with the unsatisfactory state of trade, caused an all-round fall in business takings to be recorded in the fifth report, issued for the quarter ended March 19th, 1861. The Committee deplored the falling off in purchases which had taken place during the quarter and at the same time hoped that this hint from the Committee would be the means of causing

those who had been a little lukewarm to renew their first love, and make the sixth quarter's report excel all its predecessors. Only twenty four new members are recorded for this period. The Butchering Department experienced a loss, which was attributed to the decrease of business and the high price of cattle. This is commented on as follows :—

While we would urge upon the members the necessity of buying as much as possible of their butcher's meat at our shop, we may at the same time state that our present butcher, as well as the other assistants in our service, will give you entire satisfaction.

Although the amount of business done during the quarter has only been £2,552. 10s. 8d., instead of £4,143, as last quarter, we have some satisfaction in being able to divide the sum of £112. 4s. amongst the members from the profits at the rate of 1s. per £ on purchases, being an increase of 6d. per £ over the last quarter's dividend, besides having £19. 2s. 2d. for the reduction of fixed stock, the reserve fund, and the fund for educational and other purposes, leaving a balance on hand of £7. 10s. 9d.; which dividend, we feel confident, would have been larger if we had done business equal in amount to last quarter. While we feel pleasure in alluding to the improvement in the dividend, it gives us still greater pleasure to know that the Society has been the means of giving great assistance to many members, who have been enabled by its aid to effect some small savings which they never could have made but for the existence of this Society, and which moneys have always been cheerfully returned to them on application, in cases of necessity; and also to non-members who, having been purchasers at our shops, have, in many instances, found the benefit of the 8d. per £ allowed for their checks during the hard winter we have just experienced and the depressed state of trade, to which causes we mostly attribute the falling off in our business.

For the first time the reserve fund is put down in this balance sheet at 1d. per £ on purchase money, and non-members' checks brought in amounted to £300, thus causing £10 cash to be paid out to them. An interesting item which also figures is commission received on clogging and clothing amounting to £3. 17s., and there is also recorded a present to the Treasurer of £1. 17s.

The sixth report, for the quarter ended June 18th, 1861, did not come up to the expectations expressed in the fifth. The Committee lay stress on the fact that—

It is not in our power to announce to you so favourable a dividend as our last; but when we take into consideration the depressed state of trade, together with the falling off in our business, and the loss

sustained by the Butchering Department, we cannot expect to appear before you with so cheering a statement as the last.

We feel it our duty to call your attention to all the various branches in which we are engaged, and trust that those who can will do all in their power to assist in forwarding the interests of the Society and the members at large.

Your Committee wish to inform the public that any person may become a member by paying 1s. for entrance, and 1s. as the first deposit, and 3d. per week, or 3s. 3d. per quarter, until they have paid up 25; or, if the dividend on their purchases amounts to more than the weekly or quarterly subscriptions, they may allow it to accumulate and be placed to their account, and cease paying the ordinary subscriptions, thereby effecting a saving without either capital or labour.

Here we have a definite statement alluding to one of the grand features of our movement—the ability to save and accumulate money without effort. This quarter also marked the starting of the half-day holiday movement for the shopmen, as the following notice shows :—

The shops in connection with this Society will be closed on Tuesdays at 2 o'clock for the purpose of allowing the shopmen a half day holiday. Parties are requested to make their purchases as early as possible.

Compare this with the conditions holding to-day, and we find the progression to be recorded as a marked one very much in the favour of the employés. Dividend fell this quarter again to 6d.

In presenting the members with the seventh quarterly report, on September 21st, 1861, the Committee

regard with satisfaction the improving prospects of the Provision Stores, and they would urge upon the members the obvious duty of giving the Stores that attention which is mainly wanting to contribute to greater success. It will be seen that, with a fixed amount of expenditure equal to doing double the business, a considerable amount of profit would be placed to the members' account when the capacities of the shops are fully developed. The efforts of the Society to spread a knowledge of the advantages of Co-operation amongst the working classes through its members is highly desirable. While the Committee are desirous of realising a fair profit they further try to provide wholesome food, free from adulteration, and would impress upon their members that their connection with the Rochdale Co-operative Corn Mill, in which they have invested a considerable amount (£138. 2s. 9d.), enables them to supply flour which, by a large number of purchasers, they are assured is the best they can obtain.

The first balance sheet records an investment of £18 in the Rochdale Corn Mill, and to find before two years have passed that investment standing at the figure named certainly shows a marked progress even in that short space of time. This quarter also records the introduction of the Reading and News Room, which is announced as being open every night, and affords those willing to avail themselves of its attractions the means of social intercourse and mental improvement. This is not a bad start, considering that the amount allotted for educational purposes only amounted to £5. 6s. 10½d. Two grants of £5 each to the Literary Committee were made out of the fund for educational and other purposes, the first being in the previous quarter.

Quite a jubilant note is struck by the issue of the eighth report, on December 23rd, 1861. An increase in business and consequent increase of dividend (10d.) is recorded.

The resolution requesting the Committee to superintend the buying of goods for the Stores has been complied with as far as practicable, and has been attended, we believe, with a strengthening of the confidence of the members, and promises to develop to a still greater extent the beneficial results of the Co-operative principle.

Considering the large amount of profit that has, since the commencement of the Society, been distributed to the members in dividend (£746. 15s. 6d.), and this, under a liberal policy which has provided for the education of the members by means of a Reading-room, supplied with weekly and daily newspapers, periodicals, and a Library (open every evening), we may fairly pronounce the Society to be a success.

To meet probable contingencies a fund, called a guarantee fund (reserve fund), has been established, which already amounts to £41 9s. 5d., the object of which is to ensure the safety of members' investments. The friends of Co-operation will here recognise an advantage which did not exist at the establishment of the Society, and it is not unreasonably presumed that the dissemination of the fact will impart a confidence in the Society in the breasts of many who have previously been labouring under mistrust or doubt. The Society allows any person to hold shares to the amount of £50.

The provision for reducing the value of fixed stock, or articles with which the shops are furnished for conducting the business in the different departments, operated well, £86 17s. 7d. having been paid towards their cost up to this time. Thus ends the second year's working with two shops, Reading-room, and Library started, and funds well in hand, and

investments in the Rochdale Corn Mill Society well over (£15), although the dividend paid was only 10d. in the £, and allowance to non members 6d. in the £. For the first time an item called the " Management fund " appears in the balance sheet. This was raised by a levy on the members' funds, and deducted from their books, the first quarter's deductions from members' shares amounting to £4. 0s. 4d.

The ninth report, issued on March 25th, 1862, congratulated the members on the still prosperous condition of the Society:—

Notwithstanding the unfavourable state of our town and the competition we have to contend with, we are highly gratified in being able to declare a dividend of 1s. in the £.

It is, however, to be regretted that our members have not looked more to their own and the Society's interests. The Committee feel convinced that a still higher dividend would have been the consequence if proper support had been given to the Boot and Shoe and Drapery Departments. The Committee, therefore, earnestly beg to call the attention of the members to the above-named branches of our business. The Boot and Shoe Department is supplied with articles of the best quality at reasonable prices. A first class lot of spring goods has just been added to the Drapery room, to which the inspection of the ladies is earnestly solicited.

In laying before the members the tenth quarterly report, on June 27th, 1862, the Committee were highly gratified in being enabled to declare a dividend of 1s. 2d. in the £. The statement shows that the receipts averaged £176. 11s. per week, which the Committee considered to be very fair, when they took into account the state of trade at that time, it being a period almost unparalleled in the annals of commercial depression. Twenty persons joined the Society, making a total of 504 members on the books, and initiating the first record of membership since the publication of the first balance sheet. The management fund was responsible for the deduction from members' shares of £4. 11s. 6d., and investments in the Rochdale Corn Mill had grown to £198 14s. 2½d.

The eleventh report, issued on October 6th, 1862, says:—

Amidst the great pressure of the times it is somewhat cheering to witness the steadiness which has influenced our business. The receipts have scarcely experienced any decline since the close of last quarter, although the trade of the town generally has become much

worse since that time. Whilst on every hand we are presented with unmistakable evidence of the existence of a large amount of poverty and indigence, which are the inevitable result of a widespread want of employment, it must be highly pleasing to each and all of us to know that, as a Society, we have been able to steer clear of every difficulty. And although the dividend will be smaller than last quarter (18), your Committee are fully aware of the circumstances under which the smaller dividend has resulted, and feel confident, under the most careful management, fluctuations of this kind will occasionally occur. Your Committee most fervently hope that ere long the sun of prosperity may again dawn upon us, shedding its benignant rays around, and lighting up the hearts of many who are now almost in a state of despondency, which welcome change would undoubtedly make our business as profitable and extensive in all its branches as it has been at any preceding time since the formation of the Society.

The twelfth report, issued on January 3rd, 1863, is presented under circumstances of a gratifying character. The financial year then terminated had been one of commercial depression. The civil commotion in the United States had exercised a repressive influence upon the numerous trades of this district ; but, notwithstanding these unpropitious circumstances, the Committee were able to congratulate the members upon the continued prosperity and stability of the institution :—

It has been the pleasing duty of the Committee promptly to repay to the members during the year no less a sum than £1,161. 12s. This amount represents several total withdrawals, with the accumulation of profits added thereto ; but it also includes a large amount which has necessarily been withdrawn in consequence of the bad state of trade. Many an illustration has recently arisen which demonstrates the great value of these Societies, in offering opportunities for the safe investment of savings, to provide for the exigencies of life ; and it is a pleasing fact that, out of the vast number of persons who have embraced such facilities, there are many who have had savings to fall back upon, whose homes have thereby been saved from utter desolation.

Thus ends the third year's working, with a report which well shows how the Society had become intimately bound up with the life and affairs of the town, and which, by its aid, enabled the members of this Society to pull through the trying times and the suffering caused by the American War, the effects of which played such havoc in Lancashire at that time.

CHAPTER LXXII

1863-1865.

WITH the issue of the thirteenth report, on April 4th, 1863, the Committee desired to congratulate the members on the "present" prospects of the Society. While deeply sympathising with those who were suffering from the great distress which existed in the country, the Committee called attention to the fact that in the Grocery Stores there had been an increase of business during the quarter over that of the preceding quarter, thus enabling the Committee, with larger profits, to declare a greater dividend, viz., 1s. in the £. Acknowledging this support, they also invited attention to the other departments, whose stock was calculated to please the most fastidious taste.

The fourteenth report, for the quarter ended June 3rd, 1863, again records a drop in the dividend, which fell to as low as 8d. in the £. The reduction of the duty on tea (of which the members had received the full benefit) and the increased incidental expenses, together with the unusually large number of checks taken in, also contributed in some measure to lower the dividend.

The Newsroom in Acresfield, corner of Hotel Street, is open to members every evening, and it continues to be supplied with a choice selection of newspapers and periodicals. A Reference Library is also in course of formation. The members are respectfully invited to avail themselves of the opportunities thus offered for their moral, social, and intellectual advancement.

The revised rules are announced as being ready. These contain the important announcement that "any member of the Society may now hold shares to the amount of £100 in the Society."

In the fifteenth report, for the quarter ended September 22nd, 1863, the Committee experienced much satisfaction in issuing it, as they were enabled to do so under circumstances which must have been gratifying to all. They would, however, earnestly impress upon the minds of the members the duty of supporting their establishment in all its branches to the utmost of their power, and also of promulgating as widely as possible the principles of Co-operation, and the benefits which it was calculated to confer.

Co-operation has, indeed, done a great amount of good wherever its principles have been established. It induces people to save their money, instead of spending it or wasting it on things which are unnecessary or injurious. This it does by offering facilities for the safe and profitable investment of their money. There are many in this town who have to thank Co-operation for having enabled them so far to stem the tide of adversity which has overtaken so many amongst us, and who, but for its timely aid, would have to subsist on charity. Co-operation instils into the people a spirit of self-reliance—that is, reliance on the power they themselves possess. It teaches the working classes to look to themselves for the amelioration of their condition, and no longer to lie powerless at the feet of the so-called higher classes—the capitalists. It teaches them to become capitalists themselves, as well as labourers, and thus derive all the advantages which accrue from associated labour and capital. It inculcates habits of carefulness, frugality, prudence, and forethought. It is the lever by which the working population have it in their power to elevate themselves in the social scale. The Committee would respectfully recommend the members to ponder over these things, to diffuse a knowledge of these principles amongst their friends and acquaintances, and they doubt not that the result would be an augmentation in the number of our members, and, consequently, an increase in our business. The Society would be the instrument of more extensive usefulness, and the members would be benefited individually as well as collectively.

No finer exposition of the principles of Co-operation in a brief and concise form is to be found in any text-book, and it will appeal to our members to-day in precisely the same fashion as in the early days of our Society. Dividend paid, 1s. 1d. Management fund expenses deducted from members' shares amounted to £7. 7s.

The sixteenth report, for the quarter ended December, 1863, has an improvement to record, which enabled a

dividend of 1s. 2d. in the £ to be paid on members' purchases. The Committee acknowledge this increased support, and say:—

Believing, as we do, that in the principles of Co-operation will be found the means by which the working classes may improve their moral and social condition, we hold out the right hand of fellowship to every toiling brother who is desirous of attaining that position in Society which every industrious man ought to enjoy.

The fourth year's working ends with a distinct gain in cash receipts, and for the first time in its history an investment is recorded outside the business departments of the Society and the Rochdale Corn Mill, and that is an investment in the North of England Wholesale Agency of £22. 10s.

The seventeenth quarterly statement of the accounts of the Society, for the quarter ended March, 1864, comes somewhat in the nature of a bombshell, seeing that the large amount of profits enable another 1s. to be added to the dividend declared in the previous quarter, thus reaching the highest amount recorded as paid so far, viz., 2s. 2d. in the £. The Committee say:—

You will, no doubt, be somewhat surprised at the large amount of profits from this quarter's business, but they are the result of having a large dividend from the Corn Mill, and having a quantity of goods on hand which were bought when the market price was low. Though we have done less business we have realised more profit, thereby enabling your Committee to declare a dividend of 2s. 2d. in the £, which, no doubt, will stimulate the members to push the claims of the Society on the attention of their fellow-workmen. The great benefit that must result from doing a large trade must be apparent, and to extend those benefits among our class is a duty, and the reward both pleasure and profit, thereby assisting the greatest movement of the day for raising ourselves in the social scale, and preparing us to occupy that improved position.

The Committee would again call the attention of the members to their Drapery and Boot and Shoe Departments, hoping every member will see the advantage of trading at their own establishments. As there are some old stocks of boots and shoes that are out of fashion, the Committee have decided to reduce the price very materially, hoping those members who are not particular as to fashion will make use of the opportunity and clear them out. The members' attention is particularly called to a minute passed on March 4th, to enforce the second law, and for that purpose they have resolved that no dividend will be paid to any member "without they have signed the declaration book."

Here we have one of the first notices relating to a clearing sale in connection with the Society, thus starting a custom which has proved of benefit to the Society as well as to the individual member.

The next report, for the quarter ended June, 1864, may be briefly disposed of. Both business and capital increased during this quarter, but a drop in the dividend to 1s. 8d. in the £ is recorded.

The nineteenth report, for the quarter ended September, 1864, again congratulates the members upon the continued prosperity. Business increased £416, the capital £248 11s. 7d., and the number of members 75, enabling a dividend of 1s. 8d. to be paid. A request is made that members change all paper checks on clogging and clothing for our own the same quarter as they get them, but on no account would any but pound checks be taken in on the last day of the quarter.

The twentieth report, for the quarter ended December, 1864, is very optimistic in character, the increase in business amounting to £508. 10s., and in the capital account £469 9s. 9d. The profits realised amounted to £285. 14s. 11d., which enabled a dividend of 1s. 10d. in the £ to be paid, and the usual deductions for reserve fund, fixed stock, and educational fund. An appeal is inserted:—

We beg the members to consider the crowded state of the Stores at certain times, and those who can make it convenient to make their purchases as much as possible at other times. The Committee respectfully request that the members will bring their checks previously changed into pounds to the Society's room, Acresfield, after six o'clock in the evening on the last day of the quarter, as no checks will be received at the Stores after that hour.

As this marks the closing of the fifth year's operations, herewith is a summary of the business of the Society since its commencement:—Amount of cash received, £50,259 19s. 2d.; the amount paid for goods, £46,474. 2s. 10d.; net profits, £2,584. 4s. 5d., which enabled the different Committees to declare an average dividend of 1s. 2d. in the £, besides accumulating a reserve fund of £114. 10s. Investments:—Rochdale Corn Mill, £339. 18s. 5d.; North of England Wholesale Agency, £29. 15s. 4½d.; and a new

investment is taken up in the Leigh Co-operative Society of £5, the total investment in outside sources being then £374. 13s. 0½d. The management fund, which some members seemed to consider as an imposition, ceased being deducted directly from members' shares this quarter.

The twenty-first report, for the quarter ended March, 1865, records an increased capital account to the extent of £626. 3s., and an increase in business amounting to £617, realising a profit to the Society of £311. 4s. 2d., which, however, only allowed a dividend of 1s. 8d. in the £ on purchases. A request is made to members

not to allow their tin checks to amount to more than £2 before they get them changed into pounds, as the shopmen are not allowed to change more than £2 at one time; but in all cases they must be changed previous to being brought in on the last day in the quarter, as none but pound checks will be received on that day in future.

This appeal was rendered necessary so that the floating supply of tin checks in circulation among the members might be kept within reasonable bounds.

The twenty-second report, for the quarter ended June, 1865, states that the business done was about the same as the last quarter, but as they had a large dividend from Rochdale Corn Mill, and one from the Agency, which they had not in the previous quarter, it enabled them to declare a dividend of 2s. 3d. in the £, which the Committee hoped would meet with the members' approval. Naturally, this proceeding was acceptable, seeing that it represented such a good increase for dividend purposes.

The twenty-third quarterly report represents a distinct step forward, seeing that it records the opening of another shop. Business increased £731, and, compared with the same time the previous year, marked an increase of £1,791 10s. The capital increased £1,237. 2s. 4d., which, compared in the same way, marked an increase of £2,573. 9s. 1d. The number of new members this quarter was upwards of 200, and the total about 1,000 members, this being one of the first definite statements regarding membership which appears in the early balance sheets. Profits amounted to £334. 15s. only, enabling a dividend of 1s. 6d.; £132 more

checks were brought in than in the previous quarter, and less dividends from investments caused the reduction in dividend. It was interesting to note that the drapery shop was only open on Friday from 2 p.m. until 9 p.m., on Saturday from 10 a.m. until 10 p.m., and on Monday from 2 until 8 o'clock. The New Branch Store (No. 3), No. 147, Newport Street, was opened on Saturday morning, September 7th, 1865, and the Committee requested that the members in the neighbourhood of Bridgeman Street would see that it was well supported. It would also be very convenient for those members and the public coming to the Bolton Market from the country districts by the Trinity Street Railway Station. This shop is now no longer in existence as a separate establishment, having been merged into adjacent property.

The twenty-fourth quarterly report is interesting from the fact that it was passed at the adjourned Quarterly Meeting, held at the Lark Street Temperance Hall on January 9th, 1866. This building is now used by the Society for stabling purposes.

The first receipts recorded from the Newport Street Store were £1,044, and although the cash receipts were considerably in advance, the profits realised were not so large as on some previous quarters, owing to the high prices paid for goods, which, on re-sale, did not realise a corresponding profit. The sixth year's working thus closed with an all-round increase in the receipts and the addition of another Branch, also the establishment of a building account, which stood at £1,632. 3s. 4d. This account first started in June, 1865.



CHAPTER LXXIII.

1866-1869.

MARCH 20TH, 1866.—The Committee were highly gratified in placing before the members the twenty-fifth statement of accounts, as it showed a continued improvement in the position of the Society, which then seemed to attain the full measure of good for which it was founded. The capital had attained a magnitude which seemed to warrant the security of the Society's position. The various departments of the Central they expected to have in full working order during the following month at latest, when they hoped the members would see their advantage in giving them all the support in their power.

The twenty-sixth quarterly report, for June 20th, 1866, is an exceedingly interesting one, seeing that it records very simply the commencement of operations at the Bridge Street Stores by the amount of cash received only. No mention is made of the dropping of the Manor Street Store in favour of what are now the Central premises, and yet it was done. All the Committee say is :—

We find the efforts of the Society to be followed with success, so that we are enabled to recommend a dividend of 1s. 4d. in the £. Considering the advance in the price of almost all articles of household consumption, and the consequent falling off in the purchases of our members, we have not realised what we anticipated at the commencement of the quarter. And we expect our members to give us their earnest support, as we have now the whole of the shops open, including the Clogging Department, and we hope shortly to enter upon the baking as soon as we can complete some of the details which are connected with the finishing of the Stores.

Baking was first done in the cellars at the Central premises. It was the fashion then for bakehouses to occupy cellars, and not separate buildings, as up-to-date establishments are now arranged.

The twenty-seventh quarterly report, for the quarter ended September 18th, 1866, marks the introduction of the first report issued from the Bridge Street Offices. It is a

remarkable and voluminous document compared with previous ones, and a great improvement from a business standpoint. All the previous balance sheets were headed "Gentlemen." This one starts off better :—

LADIES AND GENTLEMEN, The close of the quarter brings with it the requirements of another balance sheet, which is always a pleasing duty to the Committee when they can show in it the necessary prosperity of the Society. Although provisions generally continue to average a high figure, yet we have to repeat to you a very favourable progress, and it warrants us in recommending a dividend of 1s. 6d. in the £ to members and 10d. in the £ to non-members, which, we trust, will give general satisfaction.

The Committee wish all purchasers at their Stores to fully understand that their chief object is to purchase genuine, first-class goods for ready money in the best markets, and that the same be offered retail to the public at the lowest remunerative price.

During the last quarter we have made 151 new members, making a total of 1,750 or thereabouts. This large increase encourages us to hope that the public have full confidence in the management.

The Baking requisites are now ready, and we expect that by the time this reaches your hands they will be in full operation, when we hope it will have your cordial support.

The "General Notices" state :—

It has been found requisite to pass a resolution that all non-members' checks, when they amount to above £1, must be brought to the Secretary's Office, Bridge Street Stores, to be changed for cash.

Members are respectfully informed that Mr. Wright, Deansgate, Mr. Aspden, Deansgate, Mr. Payne, Market Street, and Mr. Redick, Derby Street, do business with this Society, and all men's and boys' clothing can be purchased at these establishments on the Co-operative principle.

The use of paper checks is recorded for the first time :—

It is particularly requested that all members get their paper checks changed for tin ones immediately after, and also that they get these changed for £1 checks as soon as they amount to that sum. And they are also requested to notice that all £1 checks and contribution books must be given in to the Secretary on or before Monday, the 17th day of December next, to be made up for the quarter ; and none can be taken in after seven o'clock in the evening of that day.

The Committee meet every Monday and Friday evenings at 7-30 ; and the general meetings take place in the Large Hall on the first Monday in each month at eight o'clock in the evening.

A Reading-room, well supplied with daily and weekly newspapers, magazines, &c., and a Library, is now open free to members at the Bridge Street Stores, and we hope they will fully appreciate its advantages.

The twenty-eighth report, for the quarter ended December 18th, 1866, states :—

The amount of a dividend of 1s. 11d. in the £ sufficiently testifies to the increasing prosperity of the Society, the permanent success of which now rests principally with yourselves.

So ends seven years' working with a record of good and solid progress. Financial increases are general, and receipts come from Central premises now well established, and two Branch Stores—Derby Street and Newport Street—together with a Flour, Boot and Shoe, and Drapery Departments in the Central premises, new Offices, and Large Hall.

The twenty-ninth report, for the quarter ended March 19th, 1867, states :—

The present report shows an increase in the business of the quarter of £1,170, and an increase in the capital of £3,193, or over 25 per cent. Three hundred and forty-six new members have been admitted during the quarter. To keep pace with this rapid growth of business, and to relieve Derby Street Stores, we have opened a Branch Store at Daubhill, which, we hope, will prove a success and a benefit to the shareholders in that neighbourhood.

Thus is recorded the opening of another establishment for business purposes. In this report the Educational Department account figures as a separate and distinct fund for the first time, the amount dealt with being only a little over £15.

The thirtieth report, for the quarter ended June 18th, 1867, marks another record of business progress.

We have commenced business in the Millinery Department, and trust you will give it your support. A tailor has been engaged, and we shall shortly be in a position to take your orders in that department, due notice of which will be advertised.

Dividend, 1s. 9d. in the £. A novel feature of this report is the printing for the first time of the names of the President, members of the Committee, and Secretary. Previously there is no official mention of any name on any of the balance sheets issued, those prior to this being simply signed "The Committee." A significant feature of this is a table giving the number of meetings, times of meeting, times absent, and times late; the Committee of Management being divided into President, Vice-President, Finance Committee, two members Inspectors for Bridge Street Stores, two

members Inspectors for Derby Street and Newport Street Stores, the Secretary, and one Inspector for Daubhill Store. Stars are used to denote the names of those members who were the retiring Committee.

The thirty-first report, for the quarter ended September 17th, 1867, denotes the fact that the Tailoring Department was open for business at Bridge Street Stores, where parties could be supplied with clothes, ready-made or made to order. Attention was called to the capital increase, with a request that members would endeavour to promote the increase of business, so that the surplus capital might be better employed.

The Committee, in presenting the thirty-second quarterly report, had the pleasure to state that the efforts of the Society were of a satisfactory character, considering the depressed state of trade, as the members would find that the business done during the quarter was £1,131 more than it was in the corresponding quarter of the previous year. The dividend was 1s. 8d. in the £.

The end of the eighth year's work finds the Society with Central Stores running six departments, and three Branches well established, together with an income of over £11,000.

The thirty-third quarterly report records an advance of 3d. in the dividend, and makes the usual appeal for the loyalty and support of the members. One or two additional items appear in this report, such as: Repairing Derby Street old Stores, £20. 5s. ; the engagement of a carter and his wages ; also wages account for Baking, Tailoring, and Millinery ; and wages for the Boot and Shoe Department production, thus marking a serious start of some of the producing and distributing departments, which are still in active operation to-day.

Fluctuations of the markets is given as the cause for the decrease of 4d. in the dividend which is recorded in the thirty-fourth quarterly report, issued June 16th, 1868. One important notice in this report is the announcement that—

A Free Lending Library is now open to the members at Bridge Street Newsroom every Saturday evening from seven to eight

o'clock. About 150 new books have been added, a catalogue of which may be had free of charge, when the Library is open.

The next report records little beyond financial progress.

The thirty-sixth quarterly report, issued December 15th, 1868, closes the ninth year's working with quite an optimistic announcement from the Committee, who call attention—

to the steady increase of our capital, as we are desirous of finding employment for it as early as possible, and make it more profitable to the Society. You will find that we have now a balance at the bank of over £11,000, which is a great drawback on the profits of our trade. We have prepared a copy of rules for the building scheme, which we have to submit for your approval.

The building account figures at £5,970. 10s. 7d. : buildings (cottage account), £120. Thus was launched the Building Department into active operations, which has been such a benefit to the members generally, after only nine years' uphill work and fight against all opposition.

The thirty-seventh report, for the quarter ended March 16th, 1869, is an extremely interesting one, seeing that it records an advance in the trading operations and increased investments. It deplores the fact that—

our business transactions are not so large as on previous occasions. This may be in consequence of the bad state of trade, over which we have no control. We have completed the purchase of the property in Hibbert Street and the land in Derby Street, Brownlow Fold. You will perceive that after paying for the above property and land our surplus capital is still increasing, and it will be desirable to extend our investments still further.

This report also records that a profit of over £7 was made on the annual party, and this was credited to the educational fund.

The thirty-eighth quarterly report, issued June 15th, 1869, is decidedly interesting from the fact that it sets forth very fully the magnitude to which the business of the Society had expanded. The previous balance sheet showed the balance of cash in hand and at bank to be £11,357 14s. 7½d.

Having been greatly exercised as to the best method of utilising their surplus to advantage, the Committee record a reduction in this

item with satisfaction, the amount being reduced during the quarter to 19,519. 16s. 4½d., in consequence of having completed the purchase of property in Moncrieffe Street and Brownlow Fold, and also the large amount of withdrawals.

For this item alone £24,827. 6s. 5d. was taken, so that the capital decreased £437. 14s. 6d. Arrangements for the sale of houses in Hibbert and Moncrieffe Streets were completed, and those members desirous of availing themselves of the building scheme were requested to make early application.

The next report, for September 14th, 1869, shows a great increase in building investments, property having been bought in Hibbert, Moncrieffe, Brownlow Fold, Lupton, and Venture Streets, and offered to members on easy terms of purchase. The dividend of 1s. 2d. is deemed perfectly satisfactory, considering the very low prices at which some of the leading articles were sold. Attention is drawn to the fact that—

the expense of carrying on the business cannot be in any way reduced, but with the same expense a much greater business can be done, which will proportionately reduce the working expenses, and consequently increase the dividend, a result only to be attained by you making all your purchases at the Stores. This your Committee can confidently recommend, inasmuch as the goods sold at the Stores cannot be surpassed, nor in many cases equalled, for price and quality.

The fortieth report, for the quarter ended December 14th, 1869, records an increase of 1d. in the £ dividend, a result brought about not by our members patronising the Stores as advised by your Committee—although the business done was nearly £600 more than the previous quarter—but by the better employment of the heavy surplus capital in the establishing of the building scheme, which will be productive of still greater benefit as that business becomes more developed. The usual appeal for loyalty appears, so that the profits may be still larger, “notwithstanding the fierce competition with which we have to contend.” A doubling of the amount of business is asked for, and a statement is made that no effort shall be wanting on the part of the Committee, “who, if only supported by your thorough and earnest co-operation, cannot do otherwise than permanently secure the complete success of the Society.”

CHAPTER LXXIV.

1870-1872.

THE next report, issued on March 15th, 1870, is somewhat in the nature of a wet blanket, recording, as it does, losses from having an unprecedented stock of flour and grain on hand, which had to be disposed of in the face of a rapidly-declining market. A falling off in receipts is also recorded, and members failing to bring in their checks regularly are administered a sharp rebuke, finishing off with a statement that the deterring facts have been dealt with and removed, and the prospects for the forthcoming quarter bright and promising. Contributions from the Brownlow Fold Stores appear in this quarter's accounts for the first time, thus showing the opening of another Branch Store. Cottage building accounts figure largely, the practice appearing to be to purchase a block of property, and then re-sell to the members as opportunity offered. No less than four other lots are added in this account. The general unrest caused among some of the tenants of the said properties caused the following resolution to be passed by the Committee on March 24th, 1870:—

That in consequence of a rumour having got extensively circulated to the effect that parties choosing to become tenants of the Brownlow Fold property would be subject to be removed immediately the house should be sold to any of our members, and this Committee having received ample proof that such rumour has acted upon the minds of some intending tenants, so as to prevent them occupying them, we hereby determine that all intending tenants be guaranteed a two years' tenancy from the date hereof, if the tenant should so desire it, it being understood that the foregoing resolution does not preclude any member from purchasing, but that those choosing to purchase do so under conditions of the before-mentioned resolution.

On and after Monday, the 13th day of June, 1870, the present system of receiving commission on clothing and clogging will be discontinued.

This brought to an end the system of dealing with private traders, and bringing the business directly into the movement itself, a practice strongly resented by the said traders, but undoubtedly in the interests of the members themselves.

In presenting the forty-second report, for the quarter ended June 14th, 1870, the Committee beg to state:—

During the past quarter we have been paying special attention to the supplying of our Stores with goods of the best quality for the satisfaction of our members. This we flatter ourselves to have done, from the fact that our business has increased this quarter by £1,083. This policy, which we hold to be the best and most enduring, has necessitated our giving higher prices, and consequently we have had less profits upon our goods.

It is a principle admitted by all that for good articles we must pay good prices, and also that on inferior articles there are the greatest profits, and we are convinced that no other class of goods but the best will satisfy our members. Therefore, your Committee have come to the conclusion that if we must exist and succeed as a Society our policy in the future must be conducted upon the principle of dealing in the best articles only, and at such prices as will give satisfaction to all our members. If we are to do this in these times we must not—in fact, it is beyond all possibility to realise a very high dividend, for you must all be aware of the fierce competition which exists in this our town, which precludes us making any high profits such as are made in neighbouring towns. At the commencement of our last quarter we stated that our prospects were in every way bright and promising, but, coupled with the above facts, a reduction of duty upon sugar, in the face of our having unfortunately on hand a rather heavy stock, entailed a sacrifice to the Society, and depreciated our dividend 1½d. in the £. These, therefore, we trust, will be reasons sufficiently explanatory why we are not able to declare a higher dividend than 1s. 2d. in the £. Our position and prospects are in every way satisfactory, and your Committee having studied by every means possible the interest and welfare of the Society in all its bearings, feel themselves competent, by way of giving advice to all our members they would recommend them all to take this truth home, viz., that if, as a Society, we must prosper, we cannot supply ourselves with the best of articles at marketable prices and at the same time secure to ourselves a very high dividend.

Having now discontinued the system of receiving commission on clothing and clogging, we would respectfully ask those members who have been in the habit of making their purchases in this way, to make these purchases at the Stores, as we feel quite satisfied it would be to their advantage.

Again we would call the attention of our members to the desirability of making all their purchases at the Stores, as we are able to

transact considerably more business upon the same amount of working expenses, which your Committee feel confident would be to your advantage.

Here is a strong declaration of policy, equally as applicable to our day as it was when made, over thirty years ago. We all need even now to take these facts to heart, and act up to them, when the result will be a still greater benefit to all.

The forty-third report, for the quarter ended September 13th, 1870. This quarter 400 more £1 checks were brought in in proportion to the business done, but for all that a declaration of 1s. 4d. dividend was made.

The forty-fourth report, for the quarter ended December 13th, 1870, records an increase of 2d. in the dividend. It is likewise stated :—

In accordance with a wish expressed at one of our Monthly Meetings in the past quarter, we have thrown out the item which appeared in the last report of the cottage building account, namely, general expenses, £14. 6s. 6d., adding one-half to the building account for time expended in that department, and paying the other half from the income of the cottage building account during the last quarter.

So ends another (the eleventh) year's work with progress forward in a very satisfactory fashion.

The feature of the next (the forty-fifth) report, for the quarter ended March 14th, 1871, is the startling notice, compared with present-day conditions, that—

On and after Friday, the 14th inst., all the shops (except the Draper's Shop) will remain open until 10 o'clock on Friday nights, and close at 10 o'clock on Saturday nights. The Draper's Shop will remain open until 9 o'clock on Monday nights, and close at 9 o'clock on Fridays, and 10 o'clock on Saturday nights.

Increases are recorded all round, and a definite statement as to membership made :—

The number of members is now about 2,358, and the share capital is £27,415. 0s. 9d.

The forty-sixth report, for the quarter ended June 13th, 1871, records the increase in share capital by £777. 5s. 2d., that account then standing at £28,192. 5s. 11d. The sales amounted to £11,118. 13s. 0½d., which was a further increase on the corresponding quarter of £1,006. 1s. 11½d.

and enabled a declaration of a dividend of 1s. 6d. in the £ to be made. At this early time the fact is deduced that almost double the amount of business could be transacted without materially increasing the working expenses, and so give a considerable increase in the profits.

The forty-seventh report, for the quarter ended September 12th, 1871, recommends a dividend of 1s. 3d. in the £, and likewise records a falling off in receipts, the total receipts amounting to £10,753. 9s. 5½d. The receipts from the sale of grocery and provisions, however, were in excess of the previous quarters, and in mentioning this fact the Committee state that "we have determined to keep pace with our neighbours in the trade, and we are glad to see that our labours have been appreciated." On the whole business of this department, amounting to £8,906, there is only £56. 10s. 1½d., or a little over ½ per cent, less profit than the last quarter. Other departments show a falling off in receipts, and an appeal is made for more support from the members. The report states:—

We feel justified in saying that if our members would favour us with their best support they would find on a fair, honest comparison, that we can furnish them with as good an article at as fair a price as any other house in town.

The starting of the Coal Department is recorded in this report:—

We have made arrangements to supply house fire coal to our members at the ordinary market prices, and we have no doubt but that we shall be able to give every satisfaction. Terms and prices may be had on application to the shopmen at the various Grocery Departments.

For the first time a record of business done is issued in this balance sheet by the following resolutions:—

That this Society contribute the sum of 1d. per member to the Co-operative Congress Fund.

That the sum of £10. 10s. be subscribed by this Society as a donation to the Bolton Infirmary.

That the Annual Tea Party in connection with this Society be held on New Year's Day, January 1st, 1872.

Here marks the beginning of those grants of money for charitable and other purposes which have become such a

feature of the Co-operative movement in our town, and which, by the collective efforts of its members, has been of enormous advantage to the recipients thereof.

The forty-eighth report, for the quarter ended December 12th, 1871, draws attention to the new branch of business, viz., the coal trade, and states that "we are supplying the best Ringley, Trencherbone, and Cranbrook coals, also Atherton and Farnworth Bridge coals, in each case at the same price as they are sold at their respective depôts." A satisfactory increase in the amount of business done is recorded, and a dividend of 1s. 9d. in the £ on members' purchases recommended.

The chief resolutions were :—

That this Society make arrangements for the investment of £500 as a loan with the North of England Co-operative Wholesale Society Limited.

That this Society take up the additional shares to complete our number in accordance with the rules of the Co-operative Insurance Company Limited.

The sale of the *Co-operative News* to members first appears in the accounts of the Educational Department in this report, and further investments in the North of England Co-operative Wholesale Society (now the English Co-operative Wholesale Society) and in the Co-operative Insurance Society are recorded. Although the dividend was low at the end of the twelve years' working—1s. 9d. in the £—the members were still optimistic, and show great faith in the future of the Society, so that we who look on at a later date cannot help but admire them for their steady and persistent efforts.

The end of the twelfth year's working shows a net all-round increase of receipts and the adding of the Coal Department, together with the institution of the distribution of funds for hospitals, &c. The cottage building account also shows an increase.

The forty-ninth report, issued March 12th, 1872, strikes a jubilant note when recording an increase of £123 in receipts higher than in any other quarter in the previous history of the Society. Attention is again called to the

coal business and to the addition of new works in the Library. A revision of the rules being deemed necessary, a Sub-Committee (consisting of Messrs. Jonathan Fishwick, William Johnson, John Tunstall, Thomas Reddish, Sydney Jackson, and Arthur Bailey) was appointed to carry through such revision.

The fiftieth report records the inconvenience caused by the members bringing in their contribution books and checks on the last day, and the Committee came to the conclusion to give notice that all contribution books, numbered 1 to 1,500, must be brought in on or before a fixed date, and the rest by the last day fixed on. At so early a period of the Educational Department's existence a balance in the educational fund of nearly £34 is shown.

The fifty-first report, issued September 10th, 1872, certainly calls for notice, seeing that the opening of another (the fifth) Branch, that at 82, Venture Street, near St. Mark's Church, is recorded therein. A concession to the employés is recorded in the closing of all the shops at 9-30 p.m. on Fridays, instead of 10 o'clock. A further item is also interesting—

That this meeting recommends the Committee to close their shops on Wednesday instead of Tuesday afternoons in one month from this date, if the movement is general throughout the town.

This is rather an interesting piece of history, showing clearly, as it does, that the Wednesday afternoon closing of shops in the town is a comparatively recent innovation. A further resolution, showing that the Society had a rapidly-accumulating capital, is—

That the Committee be empowered to lend an additional £2,000 to the North of England Co-operative Wholesale Society Limited.

The fifty-second report, for the quarter ended December 17th, 1872, states :—

We shall be ready to open a sixth Branch Store in Hibbert Street, Blackburn Road, in about three weeks from this date, for which we solicit the attention of members residing in that district. And about the same time the shop No. 60, at the corner of Bark Street, Higher Bridge Street, will be opened for the Tailoring Department, where we shall have suitable rooms for having all our

goods made on the premises, which, by affording better accommodation to our members, will, we hope, lead to a more extensive development of that branch of our business.

We may also inform our members that we have now ready an almanac for 1873, prepared expressly for this Society, which may be had at the grocers' and drapers' shops in Bridge Street and at any of the Branch Stores, price 1d. It contains a considerable amount of information at all times useful to members, which, we hope, will receive a sufficient amount of support to encourage your Committee to make greater exertions another year.

How this venture has grown we know now, but it is the custom for the Educational Department, who now undertake this work, to present a copy to each member who takes in checks in the December quarter of each year.

The fifty-third report, for the quarter ended March 18th, 1873, again records progress by the opening of a new Branch at Bradshaw Chapel. Special attention is directed to the Tailor's shop at 60, Higher Bridge Street, and the new Branch Stores at Hibbert Street, and it is interesting to note that this, although young, is added to by the opening of a new Clogger's Shop adjoining the new Stores in Hibbert Street. An appeal is issued to the members to give the *Co-operative News* their support by purchasing a copy weekly.

It has become a very interesting and instructive paper, and is a valuable means of spreading information that is exceedingly useful to all who take an interest in the Co-operative movement.

The starting of the interest in the Co-operative Congress, which has become of such value to the movement as a whole, is recorded, so far as this Society is concerned, by the resolution: "That we send one delegate to the Co-operative Congress." Another resolution is:—

That this meeting is of opinion that a Productive Co-operative Society for the manufacture of Alhambra quilts, counterpanes, &c., would greatly aid the Co-operative movement in Bolton, and that we empower the Committee to take the subject into consideration, and report their proceedings to some future meeting.

An attempt was made to carry this idea into practice, and a small Productive Society formed. It worked all right for a short time, but was finally liquidated.

The growth of the Society and its interest in the Wholesale is well shown by the recommendation : " That we invest the sum of £2,000 in the Loan Department of the Co-operative Wholesale Society." The practice of closing the shops for the purpose of a complete stocktaking first commenced in this quarter.

The fifty-fourth report is a mere record of further business increases all round, with a statement that there was upwards of 300 people present at the Quarterly Meeting. This is interesting, as it shows what an increase of interest there was in the town at that time in the doings of the then young Society.

Thus ends the thirteenth year's working, with a record of greater interest towards securing better conditions for employés, the opening of Branches Nos. 5, 6, and 7, a new Clogger's Shop, and increased accommodation for the Tailoring Department ; the starting of the almanac, and delegations to Congress.



CHAPTER LXXV.

1873-1880.

IN the fifty-fourth report appears the first notice of any kind relating to the Secretary of the Society, except in the printed list of the names of the Committee of Management. From the statement of the business for the Half-yearly Meeting, the "election of four Committee-men, one Auditor, and the Secretary," is deduced the fact that its Secretary was not, as now, a permanent official, but was again elected annually by the members, along with the Committee, the appointment of a Manager having caused the office of Secretary to lapse into its early state again.

How rapid the progress was at this period is well shown by the next report, which shows great increases, and from the recommendations :—

That this Society do increase its share capital in the Co-operative Wholesale Society Limited, according to the amended rules of that Society.

That we pay a subscription of 2d. per member to the Central Co-operative Board, and that it be paid in two half-yearly instalments.

The next report shows how this progress is consistent with the growth of the Society by the opening of a Branch Store in Pikes Lane, and also another in New Road, Halliwell. The usual liberal depreciations are made.

Quite a fund of interesting matter appears in the fifty-seventh report, for March 17th, 1874. Although increases are shown, there is still the necessity for the appeal for increased support. Notice is called to the fact that there is a Clothing Club in connection with this Society, shares, £1 each; subscriptions, 1s. per week, may be paid at the

Central or any of the Branch Stores. A recommendation is given "that we subscribe three guineas annually to the Bolton Infirmary and Dispensary."

The next report calls for no special comment beyond the recommendations to take up 200 shares in the Hebden Bridge Fustian Manufacturing Society and 100 shares in the North of England Co-operative Printing Society.

The report following deals with the establishment of a more effectual check upon the accounts of the Society by the institution of a system of keeping separate Branch shop accounts and an efficient warehouse account, whereby it is possible to ascertain the profits made by each Branch shop.

The division of the Committee into small Sub-Committees, so as to enable them more effectually to superintend the various departments, is mentioned in the next report issued.

The end of the fifteenth year's work was not quite so satisfactory as some of the previous ones, owing to losses during the year occasioned by defective stocktaking, which was remedied by vigorous action as soon as discovered. However, the usual appropriations to reserve and depreciation were effected.

The sixty-first report, for the quarter ended March 16th, 1875, contains an important resolution to this effect:—

That on and after the 19th inst. all the shops belonging to this Society shall close at half-past seven o'clock p.m. on Mondays, Tuesdays, and Thursdays, and at half-past nine on Fridays and Saturdays.

Increases are recorded.

The appointment of another permanent Secretary of the Society is recorded in the balance sheet issued on June 15th, 1875, thus bringing an elective office into the ranks of a permanent one. Attention is drawn to the fact that—

the new rules of the Society are now in operation, and that we are in a position to advance money upon mortgage of property at 5 per

cent per annum interest. In the course of a few days we shall also open a Small Savings Department, and be able to receive sums of 1d. and upwards, upon which interest at the rate of 4d. every three months for every 5s. will be paid. This department is being opened chiefly for the benefit of members' children, and we hope that members will see that their children will take the full benefit of it.

Attention is also drawn to the new rule which provided that in case any person allowed his capital in the Society to get below 2s., either by non-payments or fines, he should then cease to be a member, and his capital should be forfeited. The position of the Society had now become so satisfactory that a dividend of 2s. in the £ was declared.

The end of the sixteenth year, as recorded by the sixty-fourth balance sheet, shows how the Society had grown in position and influence. The business was so satisfactory that a dividend of 2s. 7d. was declared, even after making liberal depreciation. The Small Savings Bank was a success soon after its establishment, and the Cottage Building Department grew rapidly and successfully. The question of payment for the services of the Literary Committee is first discussed at this time.

The next year's balance sheets call for no special comment, as they are merely a record of financial progress. Commencing with the sixty-ninth report, issued on March 13th, 1877, we have the first payment of a 3s. dividend, which has now come to be looked upon as a usual thing. Business progress is recorded by the commencement of the Butchering business in Bow Street, where it was intended to keep a constant supply of meat of the best quality. Attention is called to the Co-operative supply of good house fire coal from the Bugle Horn Colliery, in which the Society was a shareholder, and support is asked for. The recommendation of the Committee to the members that a permanent Secretary be appointed was carried, and Mr. Hackney was appointed, his services prior to this date being more in the nature of Secretary to the Committee, and was elective. The names of the members of the Educational Committee now appear in the balance sheets for the first time,

With the seventy-first balance sheet started the members' meetings in the Large Hall on Monday evenings at 7-30 p.m., the first Monday in the month being selected. Attention is called to the lack of support to the coal supplied from our own colliery, and to the need for supporting the production of articles of Co-operative manufacture generally. Attention is called to the Library being open for the issuing of books, &c., from six to seven p.m. on Saturdays.

The seventy-second report calls attention to the great strike and the continued depression in trade, but the business and capital increase in spite of these drawbacks.

The next two reports, bringing affairs up to June 11th, 1878, show progress made even though all prevailing conditions were against it. The Astley Bridge Shop, Butchering Department, and Boot and Shoe Department were opened, and also a Reading-room there. All the same, progress is recorded by the acquiring of premises in Darcy Lever for a new Branch Store.

The close of the nineteenth year's working, on December 17th, 1878, found the Society somewhat under a cloud owing to the loss on the Bugle Horn Colliery and the need for a further investment of £2,000. Receipts are shown from twenty-four departments.

The next report, for the quarter ended March 19th, 1879, shows much better, to the extent of the share capital being increased to over £100,000, and a standard rate of dividend of 2s. 6d.

For the quarter ended September 16th, 1879, is recorded the commencement of the Furniture Department. This was run at first in connection with the Drapery Department in Bridge Street. The announcement states : —

This department includes furniture of all descriptions, bedsteads and bedding, carpets, oilcloths, &c. The articles we sell give great

satisfaction, and we feel sure that the members may profitably give increased support to this Branch.

Attention is also called to the fact that Boots and Shoes could be obtained at any of our Branch Boot and Shoe Departments in exchange for Clothing Club tickets, and that the articles supplied at the Branches were exactly of the same quality and the same prices as those supplied at the Central Boot and Shoe Department. Many members seemed to be under a misapprehension on these points.

The end of twenty years' working, as shown by the eightieth balance sheet, is remarkable, and the notices thereon are worth attention. The following selections show the status of the Society at that period:—

The year about to close has been marked by numerous commercial disasters. Our town has not escaped, and the excitement thus raised has caused the period to be one of extreme anxiety to your Committee. It is a matter for congratulation that this Society has passed through such a trying time so creditably, and has so well proved its strength. We may all rest assured that a period of very much extended usefulness is now before us.

The Cottage Building Department has this year received a considerable amount of attention from us, and does now, we feel sure, offer greater advantages to borrowers on security of property than can be obtained elsewhere. The inspection fees are light, the legal expenses have been cut down to the lowest possible point, the repayment of the amount borrowed is spread over twenty years if necessary, and the interest charged is only at the rate of 5 per cent per annum, payable quarterly on the balance of the principal owing at the beginning of each quarter. In offering such undoubted advantages we have two objects in view: one is to open out a perfectly safe investment for the surplus funds of the Society, and the other is to make the purchase of their own dwelling-houses an easy matter to the members, or to assist those members who have accumulated more money than can be invested in the Society to invest their money in property. At the same time, however, we are thoroughly determined not to encourage purely speculative building.

The Juvenile Savings Bank then had 1,750 depositors, who had £797 deposited. The interest paid on deposits is nearly $3\frac{1}{2}$ per cent. A list of rules for the government of this Bank follows. Not content with the existing position, the announcement is made of the building of the Branch

Store in Bradford Street, Haulgh, which was opened on Friday, April 16th, 1880.

The eighty-first and eighty-second reports contain little of moment beyond business increases. The second is the more interesting from the facts recorded therein. First, the business was in excess of any previous quarter, and the rapid increase of business in most of the departments located at the Central Stores, and the disadvantages under which some of the departments had been conducted for want of space, compelled search to be made for additional accommodation. This is fittingly put :—

We are glad to be able to report that we have at length secured what appears to us to be exceedingly eligible premises for the purpose, being the premises at the corner of Bridge Street and Bark Street, lately occupied as a bottling establishment for ale and porter, with the confectioner's shop attached, and the corn warehouse now in the occupation of Mr. Joseph Ormerod.

Taking all circumstances into consideration, we consider that we have made a most advantageous purchase. The departments which it is our present intention to remove to the new premises are the Boot and Shoe Department, and the Drapery, Millinery and Dress-making, and Furnishing Departments, giving considerably more space to each than they now occupy, and keeping the different branches more distinct and separate. The space then placed at our disposal we shall be able to make good use of in rearranging in a more satisfactory manner other departments.

Premises were purchased at the lower end of Folds Road, and active operations soon commenced for a new Branch Store there. During this period the Pikes Lane Store underwent considerable alteration, and was made into a good commodious Store. The work of altering and enlarging the Brownlow Fold Store was also taken in hand.

Another step forward was made by the Society becoming the Bolton agents for the Co-operative Insurance Society of Manchester, in which Society we are interested as shareholders.

A significant feature is the notice given that in future persons would only be admitted to Members' Meetings on

production of their contribution book or the Office receipt for the same.

The eighty-fourth balance sheet, issued December 14th, 1880, is chiefly interesting from the résumé of the Cottage Building Department therein :—

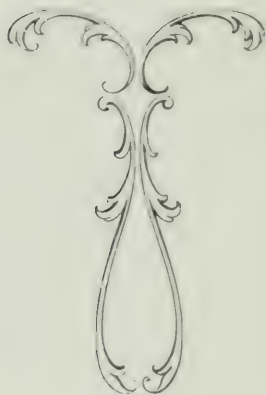
At the close of last year we brought the Cottage Building Department prominently under your notice, showing the advantages which a then revision of the charges made enabled us to offer to members wishing to obtain advances on security of property. The result has been eminently satisfactory, the large sum of £10,764 having been advanced during this year on the security of mortgages on house property, and is especially pleasing from the fact that your Committee have consistently acted on the determination they expressed at the close of last year not to encourage purely speculative building, but to confine their operations to assisting members to purchase their own dwelling-houses, or to assist those members who have saved more money than can be invested in the Society to invest their money in property. This fact renders our securities all the more valuable. Our Cottage Building Department now deservedly takes the lead of any similar institution in the town, the most popular features being that, the payment of interest not being mixed up with the repayment of principal, borrowers are able to see what rate of interest they are really paying, and there being no attempt to harass borrowers by the infliction of fines on all possible occasions. The Juvenile Savings Bank has increased during the year to 2,390 members, and the amount invested in the Bank to £1,244. 17s. 11d.

The Folds Road Grocery and Provision Store and the Moor Lane Store were opened for business in January, 1881. Attention was called to the increased accommodation which the opening of these Stores and the recent enlargement of others provided ; and members were asked to take advantage of the same. Our grocery and provision trade, compared with that of some Societies established in much smaller towns, and consisting of fewer members, was comparatively small. It was with the hope of improving this state of things that greater facilities were offered. Arrangements were made with Messrs. Cheetham and Son, Deansgate, Bolton, the well-known hatters, to supply caps and hats to our members, on which checks were given. Members purchasing at that establishment received on application a ticket showing the amount of purchase. This,

on being delivered at the Tailoring Department, Bow Street, was exchanged for ordinary checks to the same value.

This closed the twenty-first year's working with a turnover of £50,078. 11s. 7d , which is £7,500 more than the previous quarter, and £10,000 more than the corresponding quarter of the previous year.

This was a period of general rejoicing, and many were the comments made at this time on the success of the Society. Efforts were also made to mark out the occasion as a special one, as is recorded in the " General History."



CHAPTER LXXVI.

1881-1884.

OWING to the colliers' strike and the suspension of outdoor work during the greater portion of the quarter, the eighty-fifth report, issued March 15th, 1881, does not show up as well as usual, but the business compared with the previous year shows a good increase. Folds Road and Moor Lane Stores were both open for business, and were said to be fully answering expectations.

With the eighty-sixth balance sheet, for quarter ended June 14th, 1881, came an illustrated report for the first time. The block used showed the Central premises as it then was. Attention must be directed to this quarter's balance sheet, because it was for the first time issued in an amended form, corresponding somewhat to the one we now know. The old form of balance sheet was the one adopted at the commencement of the Society, and was in use for twenty-one years. It was perhaps sufficient when originally adopted, the business of the Society being very small, and any information required from the balance sheet being then easily obtainable. With the growth of the Society, however, and especially the rapid growth then recorded, it was necessary to develop from the old form, and to adopt a form better adapted to the requirements of the large business, and more in harmony with the form adopted by other large Societies. The advantages claimed for the revised form were: that it showed a separate cash, capital, distributive, expenses, and trade accounts. The distributive expenses account showed the net amount the working of the Society cost, and this information, in connection with the working of any large concern, is a very important point, much of the success depending on the working expenses being kept at the lowest limit consistent with efficient working. It is, therefore, necessary that the information should be furnished to those interested to

enable them to keep a constant check on the growth of the expenses. The Stores at Daubhill having become totally inadequate for the business there, a piece of land was taken opposite, and more commodious premises erected, including a Reading-room. Alterations were also made to the Halliwell Road Store, which had the effect of considerably enlarging and improving the shop, and remedied the unfavourable conditions under which business had been carried on there previously.

The eighty-seventh report and balance sheet, issued on September 13th, 1881, is an exceedingly terse document. An all-round increase is recorded in shop receipts, share capital, and a large one in membership. The working expenses, including interest on capital, wages, rents, rates, &c., and £391. 5s. 7d. for depreciation of buildings and fixed stock, only amounted to 1s. 0½d. per £ of the receipts, or a little over 5 per cent.

The eighty-eighth report, for December 13th, 1881, gives an interesting summary of the results of the twenty-second year's working. Membership increased from 8,547 to 9,313, and the share capital from £113,575 to £125,378. The total receipts for goods sold were £219,657, an increase of £40,291 over the preceding year. The working expenses for the year, including interest on capital, wages, rents, rates, &c., and £1,509 for depreciation of buildings and fixed stock, amount to 1s. 0¾d. per £ of the receipts, which was a rate exceedingly low, and below the average of former years, showing that, owing to the large increase of business, the additional expenses entailed in connection with the erection and improvement of shops, had been more than covered. The usual apportionments were made. The Juveniles' Savings Bank increased during the year from 2,396 members to 3,108, and the amount invested from £1,244 to £1,589. Two new Grocery and Provision Stores (Folds Road and Moor Lane) were opened, and the Halliwell Road Stores considerably enlarged and improved. The new Draper's Shops and Boot and Shoe Shops in Bridge Street were opened, and furnished accommodation and convenience not found elsewhere in Bolton. The Furniture Department in Bark Street was in hand, and improvements foreshadowed

by the proposal to devote the old Boot and Shoe Shop to the Hat and Cap and Gentlemen's Outfitting business, to remove the Tailoring Department to that portion of the premises till then occupied by the Drapery Department, and to add the then Tailor's shop to the Butcher's Shop. The additions and improvements in buildings generally effected during the year afforded accommodation and advantages in themselves of great value to the members, and it is a pleasing fact that the enterprise of the Committee met with such a response in the shape of increased business that the additional expenses incurred were more than met.

Apart from the increases recorded by the eighty-ninth report, for the quarter ended March 14th, 1882, many interesting facts are recorded therein.

The Furniture Department is now separated from the Drapery Department and is located in premises in Bark Street, adjoining the new building. A competent man has been engaged to conduct it; the stock has been considerably enlarged and improved, and the department is now well worthy of support. The Hat and Cap shop, Bridge Street, is now open, with an entirely new stock of the latest and best goods. A practical man is in charge of it, and we are confident that this branch of business will be successful and give satisfaction in every way to the members.

We have just placed the Drapery Department under new management. The person we have selected is experienced and well qualified for the situation, and we have no doubt that under his management the enormous business now done in this department will be conducted to the satisfaction of both the members and the Committee, and that the department will flourish more in the future than even it has in the past.

In our Clothing Department we can now offer such convenience, choice of articles and prices, as cannot be met with at any other establishment in the town, and we strongly urge the members to make the most of the advantages offered. Support is also asked for the various Grocery and Provision Stores, in order that this Society may take its proper place amongst Co-operative Societies for extent of business. A prospectus containing particulars in a plain and simple form of our Building Department rules has been printed, and can be obtained on application at the Office.

The ninetieth report, for the quarter ended June 13th, 1882, records increases and progress in the numerous departments. The old Store at Daubhill was converted into a Boot and Shoe Repairing Shop and Clog Shop. Excursions for the August holidays were foreshadowed to the popular places.

The ninety-first report contains little of interest beyond a motion "That checks be given on all articles of the value of 1d. and upwards sold in our shops." Up to the end of the twenty-third year a request is made on the balance sheets "that all members get their paper checks changed for metallic checks immediately after making their purchases."

The result of twenty-three years' working of the Society is well shown in the ninety-second balance sheet, issued December 12th, 1882. The reserve fund amounted to £3,200. The Small Savings Bank depositors increased from 3,108 to 3,500, and the amount deposited from £1,589 to £1,807. The advances made on mortgage of cottage property, and the payments for cottage property bought by the Society, amounted to £9,228, and the repayments to £4,841, thus showing how popular this department was becoming, even at so early a date in the history of the Society.

The ninety-third report, for March 13th, 1883, shows an increase of the dividend to 2s. 8d. The keeping of the dividend up to 2s. 6d. in the £ as a regular thing for a short time undoubtedly brought in a large access of new members, adding largely towards the success of the Society. The work of enlarging Victory Store was completed, and that Store made into a commodious one and well adapted for carrying on increased business. The enlarging of Hibbert Street Store was also decided upon, and a plot of land secured in George Street, near St. Bartholomew's Church, for the erection of a Store for the Rose Hill neighbourhood. A Branch Butchering Department was opened at Hibbert Street, and premises secured in Venture Street for the opening of one in that neighbourhood also. Powers were sought by the Committee to enable them to invest surplus capital of the Society in bank, railway, or Government shares or stocks, in such sums and at such times as might be deemed expedient by them, and that the Committee should have power to secure sites for Branch Stores as favourable opportunities presented themselves.

The ninety-fourth report, issued June 12th, 1883, shows a substantial growth in all departments. The

Committee congratulated the members on these results, which show that the Society was rapidly and steadily increasing in every respect, whilst the large amount set aside each quarter for depreciation of buildings and fixed stock is a guarantee that this remarkably rapid development was being accomplished on a safe basis. A plot of land was secured in Thwaites Street, off St. John Street, Little Bolton, for the erection of a Branch Stores.

The ninety-fifth report, September 11th, 1883, is a very favourable one. The Bakehouse accommodation being totally inadequate to meet the requirements of the largely-increased business, and as no means of extension were possible in the cellars then occupied, powers were asked for to sanction the taking of land and the erection of a Bakehouse on the most modern and approved principles, including the use of machinery for mixing, &c. Attention is drawn to an Act of Parliament passed during the prior session, which extended the power of nomination by members of Co-operative Societies by increasing the amount they could nominate for from £50 to £100. Any member, therefore, could, on signing the necessary form at the Office of the Society, nominate a person or persons to whom his or her shares in the Society should be transferred or paid at his or her decease, providing that the amount credited to any such member in the books of the Society did not exceed £100. Any nomination may be revoked or varied during the lifetime of the nominator. No charge is made for any of these things.

Twenty-four years' working was brought to an end by the issue of the ninety-sixth report, for the quarter ended December 11th, 1883. Satisfactory results are shown therein. Rose Hill and Thwaites Street Stores are announced as being opened for business. A plot of land between Kay Street and All Saints' Street was secured for the site of the new Bakehouse, which was erected on the best known principle.

With the ninety-seventh report, for March 11th, 1884, we note the record of the satisfactory working of the Rose Hill and Thwaites Street Stores, and good returns are announced as being secured therefrom. The Reading-

rooms in connection with those Stores were also completed and quickly furnished. Premises were also taken in Regent Street, Victory, for a Reading-room for that district. The commencing of building operations in connection with the new Bakehouse was announced, and the letting of the contract for the enlargement of Derby Street Store, so that this period may safely be considered as a period of great business development. Whit Week excursions to the various popular watering places were also well to the fore.

The next balance sheet has little of interest beyond the seeking of powers by the Committee of Management for the investment of £5,000 of the surplus capital of the Society.

The same remark applies also to the next one, as they are simply records of financial progress.

The 100th balance sheet, issued on December 16th, 1884, is interesting from the fact that it records a quarter of a century's work of the Society, and although no special feature is shown therein beyond the question of subscribing to lifeboat "Co-operator No. 2," still, if we glance through the financial standing of the Society and its status, the progress it has attained at that period of its existence is a remarkable one. It is shown that during the December quarter of 1883 alone 5,826 sacks of flour, of the value of £9,796, were dealt in, and 209 tons of sugar, of the value of £5,633; while during the December quarter of 1884, the period under review, 6,116 sacks of flour, of the value of £8,133, and 224 tons of sugar, of the value of £4,371, were sold, thus showing that, while the progress of business had been satisfactory, there had also been a satisfactory reduction in the prices paid by the members for the articles so greatly needed. Financially its standing, compared with the first report issued, is disclosed by the admirable array of imposing figures, all recording great progress, and largely-increased prosperity and standing of the young Society. No matter what section be taken—membership, deposits, investments, Savings Bank, or buildings—they all alike show remarkable progress. The working expenses (including £7,564 for interest on capital, £2,309 for depreciation of buildings and fixed stock, also wages, rent, rates, &c.) amount to 1s. 0³/₄d. per £ of the receipts.

CHAPTER LXXVII.

1885-1892.

THE most important feature of the next balance sheet, No. 101, March 17th, 1885, is the recommendation by the Committee of Management that the rate of interest allowed on share capital should be reduced from 5 per cent per annum to $4\frac{1}{2}$ per cent per annum, or from 3d. in the £ per quarter to $2\frac{1}{2}$ d. in the £ per quarter. This step was taken for the following reasons:—

Money is now so plentiful and cheap, and so likely to continue in that state, that there is a general reduction in the rate of interest allowed for it, so much so that a rate of 5 per cent, where security is, like ours, exceptionally good, is considerably above the market rate. The payment of a higher rate of interest than can be obtained elsewhere, with the same security, is such a strong inducement that capital is naturally being drawn to us at a rapid rate, and, as you will see from the balance sheet, we have now £24,000 lying at the bank at 3 per cent, for which we are paying 5 per cent. It is evidently necessary to take some action to prevent matters getting worse in this direction. We have long and carefully considered the subject, and discussed all the various remedies which suggested themselves, with the result that we have come to the conclusion that the course we recommend is the best under all the circumstances of the case. This course has been adopted with us in the case of Societies in which we have deposits, so far as deposit money is concerned, and has been adopted by other retail Societies with their members. If our recommendation is adopted, and the effect is to cause those members who use the Society principally as a means of investment to withdraw their investments, the result will be to strengthen the position of the Society, and will be beneficial to the really loyal members, as well as relieving your Committee of the anxiety caused by having a large amount of capital unemployed. If we do experience this relief, we believe that we can find safe investments for surplus capital at such rates of interest that it will at least pay its own way, and we shall feel a confidence in making investments which we do not feel under present circumstances. For these reasons we earnestly urge you to adopt our recommendation.

This recommendation was carried.

As a result of the decrease in the rate of interest the next balance sheet shows a slight fall in the share capital

deposited, but it is less than £4,000, and the sales show the largest ordinary quarter's business recorded up to that period, enabling the usual distributions to be made and additional depreciations to be effected.

The 103rd balance sheet records the upward trend of capital deposits and general increases in receipts.

The year 1885, as recorded by the balance sheet for quarter ending December 15th, shows substantial progress in all sections of the business. Members increase to 12,141, share capital to £173,930, sales amount to £84,638, an increase of over £4,000 compared with 1884. The usual apportionments are made. The reserve fund amounted to £5,679. 9s. 4d., and during the year a total sum of £3,562 was written off for depreciation. The Savings Bank depositors increased to 4,221, and the amount deposited by them to £2,688. Advances amounting to £7,739 were made on mortgages of cottage property, and £6,722 was paid back again into the coffers of the Society. The starting of a new Grocery Branch on Tonge Moor Road, and the purchase of premises in Rosamund Street, Daubhill (close to the Grocery Branch) for a Butchering Branch, was announced. Attention was also called to a Course of Lectures arranged by the Educational Committee in connection with the Oxford University Extension Scheme and the Annual Party in February.

The March quarter's report in 1866 records the opening of the Daubhill Butchers' Shop and the opening of another in Pikes Lane, and the arrangement to purchase premises near the Victory Stores for another, and the proposal was made to erect another in connection with the Halliwell Road Stores. It is quite a business increase report this one, but the most interesting departure was the statement that we were intending to go into the milk business, and had nearly completed our arrangements. Many large Societies were already engaged in it, and had made a very gratifying success of the business. We expected to do the same, as the milk would be the best quality obtainable, and would be sold at a very reasonable price. Looking at the announcement now, we cannot help

but feel gratified that these forecasts have been so amply fulfilled.

The 106th report and balance sheet, June 15th, 1886, opens with the congratulatory statement that it is the most satisfactory one ever issued by the Society. The figures are good. The proposed new Store at Tonge Moor opened for business on May 21st, 1886, and was recorded as doing a fairly good business. Further business developments were foreshadowed by a request for further powers to erect two additional Stores, and the statement that one is about to be started in Rishton Lane, Great Lever.

The next report presents no special feature, but the 108th, which records the closing of the work of the year 1886, does. Members increase to 12,557, and the share capital to £178,675. The sales amounted to £335,877, and this was stated to be the largest yearly turnover we had ever had. Savings Bank depositors increased to 4,800, and the amount to their credit to £3,063. 18s. 8d. Advances amounting to £14,757. 17s. 9d. were made on mortgages of cottage property, and £7,893 paid off. The Co-operative Insurance Society having commenced a Life Assurance Department our members could be insured in this department on advantageous terms through the Office.

The report for the quarter ended March 15th, 1887, marks a further step forward in the development of the Central premises by the announcement:—

In accordance with the powers granted us at the Quarterly Meeting, and for the extension of our Central premises, we have arranged to purchase the premises known as the Fridge Street Mill. In the purchase are included the mill buildings, warehouses, engine and boiler houses, steam boiler, two steam engines, and a quantity of millwrights' work. We have arranged to purchase the whole for £2,100. Although we are unable at present to state definitely how the premises will be utilised, it is probable that a Boot and Shoe Department, a Furnishing Department, to include earthenware, hardware, and offices, will be arranged for. This would leave the Bridge Street and Bark Street premises available for the wants of the Drapery Department, which can make use of the whole of those premises with advantage.

We have at length secured a plot of land in Rishton Lane, Great Lever, for the erection of a Branch Store, and hope to have it erected in the course of a few months. We have also arranged to take a plot of land in High Street for the erection of a Branch Store there.

In compliance with a requisition and repeated requests from Doffcocker, we have taken premises on lease there in which to open a Branch Store, and intend to open it in the course of a few weeks. Seeing that all these extensions mean increased expenses, may we not ask the whole of the members to help us to increase our business to even a greater extent than will be sufficient to meet these increased expenses? This Society ought to do a business of at least £100,000 per quarter, and it would be a grand way of commemorating the Jubilee year if the members would increase the business to that amount.

This is the first report issued in which the firm of P. and J. Kevan act in the capacity of auditors of the accounts.

There is nothing of an historical character in the next report, which is merely a compilation of business dealings.

The 111th report, September 13th, 1887, marks another step in the recommendation of the Committee of Management: "That power be granted us to rent a Dairy Farm in the neighbourhood of Bolton when a suitable opportunity presents itself." Tonge Head Farm, Castle Hill, was eventually leased.

The 112th report, for quarter ended December 13th, 1887, and marking as it does another year's working, is not quite so optimistic as usual. While all round increases are recorded there is a comparative decrease on the previous year's work, the strike in the town at this period accounting for this. An appeal is made for support of the Milk Department, which at this time had only a poor business. The Society was supplying good milk at 3d. per quart, and they earnestly urged the members to give their assistance in making the business a success. Rishton Lane Store was opened for business. Results for the year 1887: Members increase to 12,737, share capital to £188,448, Savings Bank depositors to 5,413, and the amount to £3 589. Advances amounting to £15,815 were made on mortgage of cottage property, and £8,467 paid off.

We pass on to the 114th report, June 12th, 1888, before anything further of an historical character appears, and then it is only in the form of a passing reference to the Central premises, which stated that they would be a credit both to the town and to the Society.

The close of the year 1888 as recorded in the 116th balance sheet is marked by an all-round increase that is considerable. The comment is made that the figures so well tell their own tale that they need no additional explanation or commendation. The new roadway and part of the new warehouse commenced to be brought into use at this time, and as the Annual Tea Party and Entertainment was to be held on Saturday, February 23rd, 1889, the occasion was also taken advantage of to celebrate the opening of the new premises, and the demonstration was made as imposing as possible.

The 120th report and balance sheet, December 17th, 1889, is reached before anything of special notice is set down beyond figure increases. Members, 13,897; share capital, £245,255; sales, £99,391. Advances amounting to £22,944 were made on mortgage of cottage property, and £15,534 was repaid by the mortgagors. Savings Bank depositors went to 7,800, and the amount to £5,932. The Lord Bishop of Manchester consented to give the address which is usual at the Annual Party in February, 1890.

Another year passes before anything of note creeps into the reports, and the 124th, for the quarter ended December 16th, 1890, records a further extension in the proposal to erect two more Branch Grocery Stores, one at Tonge Fold, and another in Astley Street. Members increase to 15,080, and the share capital to £276,839. The sales amounted to £428,529. Reserve fund amounted to £7,808, and the insurance fund to £1,769, and a substantial depreciation written off. Advances amounting to £33,285 were made on mortgage of cottage property, and £16,975 repaid. The Savings Bank depositors increased to 9,700 and the amount to £7,648. These figures show the stability and continued prosperity of the Society.

With the next report a different and fuller form of balance sheet was adopted, and the 127th report, for September 15th, 1891, again records progress. The new Branch Stores at Tonge Fold and Astley Street were opened for business on Friday, October 9th, 1891. Two others

were in course of erection, one in Gibbon Street, and the other at Morris Green, Daubhill, and property was purchased in Turton Road for another.

Reaching the December quarter of 1891 we again notice great progress. Members increase to 16,617; share capital to £316,585; sales amount to £496. os. 10d.; reserve fund to £8,918, and the insurance fund to £2,932; depreciation, £4,346. Advances amounting to £41,217 were made on mortgage of property, and £21,340 repaid by the mortgagors. The Savings Bank depositors increased to 10,600, and the amount deposited to £9,191. A Branch Butcher's Shop was added to the Astley Street Store.

We pass on to the 131st balance sheet, September 13th, 1892, before any material increase in the Society is again recorded. This occurs in the request of the Committee of Management that they be granted powers to erect three new Branch Stores as opportunities arise, and also that they be empowered to erect Central premises at the junction of Bridge Street and St. George's Road, now the Drapery Department. Commencing with Monday, September 5th, 1892, a further reduction of working hours for the employes is recorded, no establishment being open later than 9 o'clock, and that only on two nights in the week, Friday and Saturday.

The year 1892 finished with a very material record of progress made, as shown on the 132nd balance sheet, for December 13th, 1892. Members increase to 18,009; share capital to £356,495; sales to £134,646 for quarter, and for the year £516,904. Very ample depreciations are made. The reserve fund stood at £9,135, and the insurance fund went up to £3,416. During the year £3,754 was written off the value of our buildings and fixed stock as depreciation. Advances amounting to £36,896 were made on mortgage of cottage property, and £23,892 was repaid by the mortgagors. The Savings Bank depositors increased to 12,000, and the amount deposited to £10,225. During the year Branch Grocery Stores were opened at Morris Green, Gibbon Street, and Turton Road, and Branch premises were in course of erection in Eskrick Street for grocery, butchering, and boot and shoe businesses.

CHAPTER LXXVIII.

1893-1900.

THE 134th report, for June, 1893, brings out prominently that the members' interest in the workings of the governing body are very much to the fore. Motions are contained therein for limiting the time of service of a member on the Committees of Management and Education. Donations are proposed for the relief of distress caused by the Thornhill Colliery disaster, and to the fund for a day's enjoyment for waifs and strays, deserving poor, and the unemployed of Bolton on the occasion of the Royal Wedding on July 6th. How closely the Society is in touch with current events, and how ready its members are to afford relief when deemed fitting, is amply shown by the perusal of any of the later balance sheets. A Committee was also appointed to consider the question of Co-operative production.

In the next report the Committee ask for discretionary power to distribute £50 towards charitable objects, and ask that their action in distributing groceries and provisions to the extent of £145 towards the relief of the distress in Bolton and neighbourhood, which was caused by the coal dispute, be confirmed. Several further investments are taken up. In spite of the deterring conditions caused by poverty and distress in 1893, the year closes with substantial increases, as shown in the 136th report, for December, 1893. Members increase to 18,903, and the share capital to £385,820. The sales amounted to £526,747. Ample depreciations are made, and the usual bonus to servants provided. The reserve fund increased to £8,354, and the insurance fund to £3,779. During the year £4,634 was written off the value of our buildings and fixed stock as depreciation. Advances amounting to £30,258 were made

on the mortgage of cottage property; and £24,032 was repaid by the mortgagors. The Savings Bank depositors increased to 13,200, and the amount deposited to £10,324. During the year Branch Grocery Stores were opened in Eskrick Street, Halliwell Road (lower end), and Deane Road; a Branch Shoe Department and a Branch Butchery Department in Eskrick Street, and Branch Butchery Departments at Tonge Moor and Tonge Fold. A further £45 was granted towards the relief of distress in Bolton.

The 138th report, for June, 1894, is rather interesting from the recommendation contained therein:—

That we consider the advisability of bringing forward and supporting Co-operative candidates for election on the public bodies of the town.

A truly democratic step, but it failed to carry.

The 140th report gives a very fair summary of the results of the year's work in 1894. Members increased to 19,925, and the share capital had a corresponding increase to £416,932. The sales went up to £545,584, an increase of £18,837 over the year 1893. The reserve fund was increased to £8,602, and the insurance fund to £4,181. During the year £3,822 was written off the value of buildings and fixed stock as depreciation. Advances amounting to £37,827 were made on mortgage of cottage property, and £30,889 was returned by mortgagors. The Savings Bank depositors increased to 14,000 and the amount deposited to £11,660.

The next report deals fittingly with the increase of business and corresponding increase in the responsibility resting on the shoulders of the management by the motion recorded thereon:—

That, in view of the continued progress and increasing business of the Society bringing with it additional labour to the Committee of Management, it is desirable to increase their remuneration as follows:—President, from £2. 10s. to £3. 10s. per quarter; and Committee-men, from £2 to £3 per quarter; to come in force with the quarter ending June, 1895. Also that the remuneration of the Educational Committee be increased from 15s. to £1 per quarter.

The following balance sheet, for September, 1895, foreshadows further extensions by the announcement that the

new Branch at the corner of Atlas Street, Chorley Old Road, was then nearing completion, and they had secured land on Manchester Road, Great Lever, upon which they proposed to build a Grocery and a Butchery Department. This is now called the Burnden Store.

The report and balance sheet for the 144th quarter gives a little general summary of the operations for 1895. Members increased to 21,218, and share capital to £456,210. The sales amounted to £569,213. The sum of £74,971 was paid in dividend, and £2,086 was allowed for educational purposes. The reserve funds increased to £10,030, and the insurance fund to £4,602. During the year £5,737 was written off the value of the buildings and fixed stock as depreciation. Advances for the mortgage of cottage property amounting to £50,266 were made, and £34,568 was repaid by the mortgagors.

The report for the 145th quarter, March, 1896, is exceedingly important, as it marks out the time when a further reduction of interest given on share capital was made. The proposal runs as follows:—

That the rate of interest allowed on members' share capital be reduced from $4\frac{1}{2}$ per cent to $3\frac{1}{2}$ per cent per annum, or from $2\frac{1}{2}$ d. to 2d. per £ per quarter. Also that the rate of interest charged on mortgage loans be reduced from $4\frac{1}{2}$ per cent to 4 per cent per annum, such reductions to come in force with the quarter commencing June 17th, 1896.

Profits being very good, special depreciations were effected, among others the whole cost of the telephone plant being wiped out of the books. A sum of £250 was allocated to the dividend reserve fund, as the quarter was a record breaker. Nothing of great moment appears in the balance sheets again until we reach the end of the year 1896, or the 148th report, and then we get the usual yearly summary. Members increased to 22,226; share capital to £484,723; sales amounted to £586,365, being an increase of £17,152 over the year 1895. The sum of £77,364 was paid in dividend, and £2,170 allowed for educational purposes. The reserve fund went up to £10,496, and the insurance fund to £5,033. During the year £7,558 was written off the value of our buildings and fixed stock as depreciation. Advances

amounting to £57,636 were made to members on security of mortgages on cottage property, and £41,488 was repaid by the mortgagors. Many grants were made to deserving institutions and additional investments made.

The first report issued in the year 1897 records the opening of the new Drapery Department with the statement:

We are now in a position to cater for all classes of society in this department, and we anticipate that with the extra facilities we have the increased turnover will more than compensate us for the very large outlay.

Suggestions were received on the question of making contributions towards any fund to be raised in commemoration of the Queen's Diamond Jubilee. Owing to the very bad state of the cotton trade at this period and the engineers' dispute, the mid quarter's receipts were not quite so satisfactory as usual, and it was necessary to draw on the dividend reserve fund to the extent of £650 only in order to pay the usual dividend then current of 2s. 9d. in the £. This shows the value and wisdom of having such a fund in time of stress and interruption of any kind in the ordinary course of business. All the same, a fair sum of money is granted also to various institutions, and an invitation extended to the Co-operative Congress to hold their meeting in Bolton in the year 1899.

The final (152nd) balance sheet for the year 1897 shows that, when comparing the spending powers of the members for the same periods in former years, their loyalty is beyond question, the sales for the quarter showing a decrease of only £1,000 per week during a strike period when money was scarce. Owing to the great depression the goods were also retailed for the smallest margin of profit, and the dividend reserve fund again used to make up the usual dividend. The results for the year show an increase of 592 members, bringing the number then registered up to 22,818; the sales amounted to £581,796. The profits realised amounted to £82,932; the usual dividend of 2s. 9d. in the £ was maintained throughout the year. The sum of £4,812 was applied to depreciation of

trade buildings and fixed stock, and £1,000 to depreciation of our Ship Canal shares; £2,012 was devoted to educational and £1,000 to charitable purposes. Advances amounting to £62,254 were made to members on security of mortgages on cottage property, and £39,113 was repaid by the mortgagors. A suggestion was given that the rules of the Society be revised so as to provide for taking stock half yearly, and the payment of an interim dividend.

The 153rd report, for the quarter ending March 15th, 1898, records with pleasure the end of one of the greatest industrial conflicts that was ever known in this country. The result from the financial side was that withdrawals fell off and contributions again came in to the extent of £8,478 more than the three months previous. The unsatisfactory results in the Tailoring Department, as the result of long mismanagement, and of a system of production by us of ready-made clothing, inaugurated some five or six years previously, caused an accumulation of heavy stocks of ready-made garments, which we were unable to dispose of in the ordinary course of business, and which were disposed of at considerable loss. This brought about a change of Manager in the department, in order to put it into a condition worthy of the premises in which it is located, and worthy of the Society generally. All doubtful stock was cleared out, and nothing but what was new, good, and fashionable kept, and every effort made to have everything turned out under the very best conditions.

The 154th—and last quarterly—report and balance sheet, issued June 14th, 1898, records the clearing out of the old and surplus stock of the Tailoring Department. After allowing for the profits made on the quarter's working of that department and using up an accumulated depreciation fund of £389, there remained a net loss of £2,031. The department then began with a clean sheet again, and now does its fair share along with other departments towards paying a satisfactory dividend. The pleasing feature was to note that the sales in the new Drapery Department amounted to £18,055, which was an increase of £2,140 over any previous quarter.

The amended rules providing for half-yearly stocktakings having been approved by the Registrar, the next balance sheet, therefore, covered a period of six months, and the first six months' balance sheet, issued for the half year ended December 13th, 1898, starts off auspiciously with an increase in the dividend to 2s. 10d. in the £, and also left a very substantial balance to dispose of. The sales were a great increase on previous records, and amounted to £286,742, the profit realised amounting to £41,869. The reserve fund benefited by £500. The results for the year 1898 show the number of members to be 23,027, and sales £580,967. The profits realised amounted to £80,218, and out of this £77,096 was apportioned amongst the members as dividend; the sum of £3,600 was applied to depreciation of our buildings and fixtures; £2,005 for educational purposes; and £450 to various charitable objects; £50,034 was advanced to members on security of mortgages on cottage property, and £39,375 was repaid by borrowers. From members of the Building Department the sum of £8,607 was also received for interest on loans.

Commencing the year 1899 well, the sales for the half year ending June 13th reached the magnificent total of £322,874, which shows a large increase of business. The profits were also exceptionally good, and, owing to the very large increase in the trade, the working expenses were brought down to the low point of only 1s. 3½d. in the £. The balance disposable for the half year amounted to £50,181, and the dividend was increased to 2s. 11d., making an average of 2s. 10½d. for the six months. After providing for all fixed charges a sum of £3,160 was still left, which was apportioned as follows: Reserve fund, £1,000; dividend reserve fund, £1,000; special depreciation of fixed stock, £600; depreciation of Ship Canal shares, £500; the rest carried forward.

The end of the year 1899, as recorded in the balance sheet of December 12th, 1899, is a record of great business done. The members increased to 24,792; year's turnover, £643,477; profit, £98,452; dividend credited to members, £89,977; dividend on checks cashed in Office, £1,868;

granted for educational purposes, £2,461; for charitable purposes, £308; advances to members on cottage property, £62,607; mortgage repayments by borrowers, £46,788.

The balance sheet for the half year ending June 12th, 1900, starts off in a happy fashion :—

It is now getting an old story with us to say, "We have pleasure in submitting for your approval and adoption the most successful balance sheet in the Society's history," but such is nevertheless the fact, that each balance sheet which has been issued for some time past has been an improvement on its predecessor, and we are pleased to say the one we have now the honour of submitting to you is no exception to the rule, the business done during the half year amounting to the grand total of £361,804, and showing a very satisfactory increase all round.

As was predicted when we departed from the old established 2s. 9d. dividend, there has been a satisfactory reduction in the rate per £ of working expenses, owing to our being so well equipped, both in accommodation and staff, to cope with the extraordinary increase of trade which followed the increase of dividend, the extra trade having been worked with practically no additional expense, and, as trade still continues to flow towards us, we anticipate that our burden of expenses will still further be lightened, which, of course, means additional profits for disposal. We trust this little hint will be sufficient to induce the whole of our members to give us their undivided patronage.

The remuneration of the Educational Committee for their services was increased from £1 to £1. 10s. per quarter; and the remuneration of the Committee of Management also: President, from £3. 10s. to £4. 10s. per quarter; Committee-men, from £3 to £4 per quarter.

The final report for the year ended December 11th, 1900, is also good, enabling a 2s. 11d. dividend to be declared. Members increased to 26,448; sales amounted to £709,941, an increase of £66,493 over the previous year. In the Cottage Building Department advances were made amounting to £63,882, and the repayments amounted to £47,094; for educational purposes £2,698 was granted, and donations and subscriptions were made to the extent of £928. The Owen Memorial fund was recognised by a subscription.

CHAPTER LXXIX.

1901-1909.

ANOTHER "record" balance sheet was submitted for the first half of 1901, the sales exceeding any previous half year by £22,563; special depreciation of horses, £500; and £500 put to the dividend reserve fund, with a goodly sum carried forward.

On May 17th, 1901, a Branch shop was opened at Bank Top, Sharples, which was very much appreciated by the members in that out-of-the-way village. New Branch Stores were in course of erection at Dobson Road and in Deane Church Lane. The Painting Department was initiated and put in full working order, fifteen men being then constantly employed, the department advertising itself by the quality of the work done.

The latter half of the year 1901 enabled the 3s. dividend in the £ to be commenced, and a very substantial balance left also for disposal. The results for the year were an increase of members to 28,019; the sales to £772,347, an increase of £62,405 over the previous year. The share capital stood at £602,083, which was £25,595 more than a year ago. The sum of £2,973 was devoted to educational purposes, and a similar sum granted as bonus to servants. During the year the sum of £4,876 was written off the value of our buildings and fixtures as depreciation. The reserve funds were brought up to the respectable total of £10,735, and the insurance fund to £7,372. Advances amounting to £71,110 were made on mortgages of cottage property, and £51,003 repaid by mortgagors.

The year 1902 was marked by the disastrous fire at the Drapery Department, and it is commented on in the report for the first half of the year:—

In rendering to you an account of our stewardship for the past half year, we desire first to express to you our regret at the great

inconvenience which was caused, and to assure you we are doing all that lies in our power to minimise the evil. As you will readily understand, to overcome the many difficulties caused by such a disaster requires a great amount of anxious thought and attention. We were, however, very much encouraged in our work by your patient endurance, and by the many expressions of sympathy we hear from members all around us, and also from many other Societies throughout the country. Not having settled with the insurance companies, the value of the stock held by us in the Temperance Hall is of no use for balancing purposes. We have, therefore, been obliged to estimate the drapery stock, and have arrived at its value by giving the department credit for profit on trade done based on an average of the past three years. The figures have been very carefully gone into, and, judging from the amount of cash paid for goods during the half year and the trade done in the department, we are satisfied that the estimate is a very accurate one.

In spite of this great set-back the position of the Society was a record of work well done, the indications showing that the trouble was the means of knitting our members more closely together, and of making them more determined that we should go on and prosper.

Going on to the end of the year 1902 we find that the members increased to 29,346, and the year's trade to £798,201, an increase on the previous year of £25,854. The members' share capital increased to £624,062. The sum of £72,520 was lent out on mortgage and £51,365 was repaid: the balance then outstanding in the Cottage Building Department being £297,167. To educational purposes £3,157 was devoted, and a similar sum given as bonus to servants.

In the first half of the year 1903 the 43rd and 44th Grocery and Provision Branches, Belmont and Ivy Road, and the 22nd Butchering Branch was opened on February 13th at St. Anne's Street, Halliwell Road. A piece of land was also taken in Woodgate Street, Great Lever, upon which it was proposed to erect a Grocery and Provision Branch and a Butchering Branch. Alterations were undertaken at the Folds Road Branch, with the object of making provision there for a Butchering Department.

At the end of the year 1903 the members had increased to 30,736, and the year's trade to £821,084, an increase of £18,377. The Cottage Building advances were £61,810,

and the repayments £50,759. The balance due to the Society was £308,203. Members were credited with £120,615 as dividend on their purchases, and £3,232 was granted for educational purposes.

The first half of 1904 was not quite so promising, the statement being :—

Each balance sheet we have issued during the past five and a half years has shown substantial increase in trade over the corresponding period of the previous year—so substantial that between the first half of 1898 and the first half of 1904 there is an increase of £120,000, or 29 per cent, the trade for the half year just ended amounting to £414,231. This was £7,300 less than the same period of the previous year. We cannot expect a growing trade when we see in our local papers daily an appeal for subscriptions to relieve distress, and when we ourselves have seen the necessity during the past few weeks of distributing relief to the extent of over £100. Such times as we are now passing through show other advantages to be derived through association with our Society outside its trading department. Each member has an investment account with the Society, and many persons who are suffering through slackness of work are enabled to come to us week by week to withdraw from the money we have assisted them to save small sums to help them through the trade depression.

The withdrawals, including interest and dividend, paid out during the half year amounted to £133,540. In spite of all the adverse circumstances the share capital increased £9,757 in the six months. The many adverse influences at work during 1904, which affected so powerfully the spending power of the members, caused a considerably decreased trade on the year, amounting to £31,331. The members increased during the year up to 31,369 in number, and they received in dividend £116,652, in addition to which £1,114 was paid for checks cashed in the Office. The sum of £3,045 was set apart for educational purposes, and £781 for charitable purposes, including £315 specially used for the relief of distress, and £100 to the British Cotton-Growing Association. The dividend reserve fund came in useful to equalise the amount required to pay the usual 3s. in the £, and £1,948 was used for that purpose. The natural and unavoidable growth in expenses, coupled with a decreased trade, brought up the working expenses to the unusually high rate of 1s. 7½d. in the £.

The first half of 1905 is rather of a more optimistic character, striking as it does a spirit of congratulation to the members to see that we came so satisfactorily through a very depressed period. Through various economies, necessitated by the slackness of trade, the profits were kept up to the standard, which enabled a payment of the usual dividend of 3s. in the £, and a balance of £1,869 remained, enabling £1,000 to be put back to the dividend reserve fund and the rest carried forward. With increased members and capital and the improving state of the trade of the town a better result was anticipated. After allowing a fair list of donations, a sum of £150 was subscribed to the Thomasson Memorial fund.

The second half of the year showed the hoped-for improvement by an increase in the sales for the half year over the corresponding period of the previous year of £17,387. After allocating the usual fixed charges and the interim dividend for the September quarter, the profits enabled the usual 3s. in the £ to be maintained on checks brought in for the December quarter also, and left a surplus of £1,584, which was utilised as follows: £500 to dividend reserve fund, £500 to general reserve fund, and the balance carried forward. During the year the members increased to 32,292. The year's trade was £803,169, an increase of £13,416 on the year. The members had then standing to their credit £665,558, an increase on the year of £13,903. The Cottage Building advances were £61,892, and repayments £57,597, leaving owing to the Society £318,472. The sum of £116,802 was credited to members as dividend on their purchases, in addition to which £1,130 was paid for checks cashed in the Office. For educational purposes £3,152 was granted, and charities benefited to the amount of £418. The death of Mr. Hackney is fittingly commented upon.

We deeply regret to record the death of our General Manager (Mr. Alfred Hackney, J.P.), which took place at his residence on Saturday, November 18th, 1905. Mr. Hackney had a long and faithful connection with the Society, first on the Educational Committee, and in 1874 was elected on the General Committee. He was first Secretary, and then for fifteen years General Manager, during which time the business grew from £392,000 to £803,000 per annum.

A very satisfactory statement of accounts was the result of the second half year's trading in 1906. The increase in membership was 795, making the total number of members 33,087, with a share capital of £699,662. The year's trade was £843,979, which was a record increase of £22,894 over the previous best year. The Cottage Building advances were £61,446, and the repayments £59,949, leaving a balance due to the Society of £319,968. The members were credited with £122,854 as dividend on their purchases, and also with £21,213 interest on their share capital; £446 was given to charities, and shares in the North-Western Co-operative Convalescent Homes Association were taken up to the extent of £750, which amount was charged to current expenses. There is an interesting recommendation from the Committee of Management in this report :—

That the shop hours of the Society be reduced from 55 to 54½ hours per week, and that alterations be made in opening and closing the departments as follows :—

All departments to close Tuesdays at 7 p.m. (formerly 7-30).

Drapery, Tailoring, Central, Boot and Shoe, Furniture, Jewellery, and Hat and Cap to open Monday at 8-30 a.m. (formerly 9), to close Friday at 9 p.m. (formerly 8-30), to close Saturday at 8 p.m. (formerly 9).

Confectionery to open Friday and Saturday at 8-30 a.m. (formerly 9), to close Saturday at 8 p.m. (formerly 9).

These alterations were to come into force on March 4th, 1907.

The first half of the year 1907 was very satisfactory indeed. The investments increased by £12,351, and the Cottage Building Department by £9,351; the total of these two classes of investment standing at the very large sum of £568,048. The great increase of sales brought the net working expenses slightly down, with the result that the usual dividend was declared, and after providing for all other charges the sum of £1,850 was placed to the reserve and insurance funds. For special depreciation of Ship Canal shares and coal wagons account the sum of £1,223 was allotted. Extensions are noted in the building operations recorded for a Butchering Department adjoining the Willows Lane Branch and for a Branch Grocery at Lamb Brow, Astley Bridge.

The close of the year 1907 will be remembered from the high prices which ruled in all the wholesale markets, and, as the endeavour is to keep retail prices as low as possible consistent with the prices we pay and the quality and conditions under which these goods are produced and sold, it is not surprising to find that the profits were not quite so great as the corresponding half year. All the same an increase of £43,483 is recorded in the sales, the sum for disposal being £70,431. This amount, after providing for all fixed charges and the payment of the usual 15 per cent dividend, enabled a sum of £311 to be carried forward. The results for the year 1907 are as follows : The members increased to £34,108, a net gain of 1,111 ; sales, £909,770, with an increase on the year of £65,791 ; the share capital showed an increase of £16,929 ; Cottage Building advances were £81,322 ; repayments, £57,518, an increase of £23,804 ; the balance due to the Society on mortgages being £343,773. Members were credited with £21,853 as interest on their share capital, and with £130,812 as dividend on their purchases.

The first half of 1908 was a very trying one, the market for food products having been a constantly fluctuating one, and, taking an average of the six months, the prices were considerably in advance of those of the same period in the previous year ; also during the six months trade locally was on the decline. Yet, notwithstanding all these adverse circumstances, the sales for the six months again broke the record which December, 1907, created. It is pleasing to find a very satisfactory state of accounts, both in sales, profits, and general solidity. The sales for the half year totalled £470,449, being an increase over June, 1907, of £16,246, and £14,883 over the previous highest half year. Profits, after making the maximum allowance for depreciation, interest on shares, and other usual charges, enabled the usual 15 per cent dividend to be paid.

Further progress is recorded in the provision of new offices and also for the accommodation of the Educational Department in Bow Street. Considerable difficulty was experienced in the foundations here, the architects coming

across a bit of old Bolton in the form of three old and very large gas tanks. These had to be excavated, and solid foundations built therein, and the removal of the rubbish and refilling with fresh material was both costly and delayed progress. A new Branch Store at the corner of Danby Road and Calvert Road, Great Lever, was in course of erection at this time, and also a new Branch Shoe Shop adjoining the Halliwell Road top shop.

Owing to the serious trade depression throughout the country, both in cotton, engineering, and allied trades, and particularly in our own town during the cotton dispute, the sales for the last six months of the year were considerably below the average, it being necessary to transfer from the dividend reserve fund the sum of £767 to enable a dividend of 3s. in the £ to be paid for the six months. This points to the value of this fund, for, by taking the course adopted, it enabled all fixed charges to be fully met, and depreciation to be effected at the maximum amount allowed as per rules. To add to the difficulties the wheat squeeze was engineered, and the wholesale prices for the leading articles of consumption were very hard. The year's results were as follows :—

	£	s.	d.
Sales for the Year	888389	1	4½
Profit on Year's Trade	135991	18	2½
Dividend Credited to Members	129847	16	1
Interest	22266	18	6
Granted for Educational Purposes	3399	16	0
Advances to Members on Cottage Property..	92134	11	4½
Repayments by Members on Cottage Property	70200	0	5
Share Capital of Members	725045	14	8
Total Reserves—			
Insurance Fund	£12288	7	7
Dividend Reserve	2783	9	3
Reserve Fund	17746	5	10½
		32818	2 8½

Members have increased from 34,198 to 35,194.

The report for the half year ended June, 1909, reads as follows :—

In rendering to you an account of the Society's workings for the past half year we are pleased to state that, though trade is not what

it was twelve months ago, we are not faced with the same depression that we had to experience during the latter half of 1908. Prices, however, in the wholesale trade have been very hard, and your Committee have had many difficulties to face when regulating selling prices of the ordinary commodities of life, and have endeavoured throughout the half year to sell the best of quality with a reasonable margin of profit.

During the half year 1,372 persons have joined the Society and 906 have withdrawn, leaving 35,660 members on the registers of the Society, or an increase of 466.

The trade for the half year amounts to £409,590. 9s. 1d., which is a decrease on the corresponding period of twelve months ago of £850 2s. 0d., which, it must be remembered, was the record half year, when we showed an increase of £22,308. 3s. 4d. for the six months.

Our profit has been well maintained, the amount disposable being £75,175. 8s., which again allows of a 3s. in the £ dividend and the usual charges, leaving a balance of £6,600. 6s. 0d., which was dealt with as shown in the disposal of balance account. It is as well to point out here that a portion of this surplus is largely due to the fact that checks were taken in earlier than usual, which means that many of our members who brought in their checks earlier have still many checks on their sheets carried over to next quarter, and in anticipation of this we have transferred such a sum to dividend reserve to cover this contingency.

Our share capital shows an increase of £8,890. 4s. 11½d., and now stands at £733,935. 19s. 7½d.

We feel sure that our members were gratified with the success which attended the special window display made by the Society, and thanks are due to the various Managers, who entered into the spirit of the display with a determination to be in the forefront of progress.

In closing this our report for the first half of our Jubilee year, may we ask each and every member for increased loyalty to our movement by increasing their purchases from us, so as to give this year the honour of being not only the Jubilee year, but the best year in the history of our Society?

The last report for the year 1909 shows that although the million mark has not been reached we have got very near to it. As a grand summary of the work of the year it is interesting:—

We have pleasure in presenting to you the statement of accounts for the half year ending December 14th, 1909, and in doing so would take this opportunity of congratulating the members on the satisfactory progress made during the Jubilee year of the Society.

The sales for the half year amount to £448,101. 16s. 7½d., being an increase over the corresponding period of 1908 of £30,162. 7s. 1d.

The profit on the half year's working, after charging £12,134 7s. 2d. interest on members' capital and £3,350. 15s. 6d. depreciation, amounts to £63,199. 9s. 7d., which amount, with £11,700. 6s. 9d. brought from the June half year, makes a disposable balance of £66,899. 10s. 4d. From this amount we are again enabled to pay a dividend of 3s. in the £ for the December quarter, and allot our other usual charges, leaving a balance to be carried forward to next half year of £62. 0s. 10d.

Our Jubilee year's results are as follows :—

Number of Members, 36,001 ; increase, 807.

Record Sales, £917,701. 5s. 8½d. ; year's increase, £29,312 4s. 2d.

Share Capital, £737,783. 13s. 3d. ; increase, £12,737. 18s. 7d.

Cottage Building Balance, £404,993. 3s. 8½d. ; increase, £38,370. 7s. 8d.

Interest Credited to Members, £24,368. 19s. 7d.

Dividend Credited to Members, £131,456. 9s.

Educational Grant, £3,509. 7s. 4d.

During the half year we have entered into and are now conducting business in our new Office, Bow Street, and we feel sure our members will appreciate the change when they visit the Office to transact business.



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